UNLOCKING THE POWER OF CONSUMERS

choice

CTOBER 2009 • WWW.CHOICE.COM.AU

One fine day

How to contest parking and speeding fines without spending a day in court.

Wake-up call

What the eye-catching ads don't reveal about international phone cards.

On test

DVD recorders
Double ovens
Laptop computers
Digital photo frames
Baby cots
Cross trainers
Air conditioners
Cockroach killers

LOSING HAND

The Big Four fail our banking survey

131 PRODUCTS RATED!

PLUS

Mineral make-up and its skin-deep claims

Chicken stock: what the label doesn't tell you

Beware the traps of reverse mortgages

Tomatoes with taste: how to spot them

Adding up the real price of standby energy costs

COMMENT

CHOICE – here for you, taking action with you

I have now completed a month speaking to members over the phone and decided it was so useful I want to continue this indefinitely. My number, 1800 266 786, will still be available so you can call me to talk about how we can better reach our vision for Australians to be the most savvy and active consumers in the world.

Many members spoke about the power of CHOICE's independent testing and iconic labs. Understandably, there is a real fascination with our labs, so I have decided to open them up for you to come and see. We will book small groups of members to visit the labs and provide lunch afterwards. Please call the number above to book your visit, and we'll try to fit in a tour as soon as possible.

Many of you also expressed your outrage over Telstra's $2.20 fee for paying your bill by cash in person. CHOICE is equally outraged, which is why I wrote to the CEO of Telstra, David Thodey, a few weeks ago and followed up with a telephone call. Mr Thodey has now agreed to take seriously customers' reasons for wanting to pay cash and has instructed his call centres to be sympathetic and waive the charge where a good reason is given. He conceded that if customers don't want to use online banking, Telstra would accept that as a good enough reason to have the $2.20 charge dropped.

This is a victory for CHOICE members, brought about because you raised the issue with us. For more information, please go to www.choice.com.au/telstra.

Almost everyone I've spoken with is supportive of the work we're doing to bring about change in the supermarket sector. Many of you have expressed anger at paying some of the highest prices in the developed world, and you're sick of watching your favourite brands disappear to make room for the supermarket's own products.

The problem is a lack of competition, which can be solved in two ways. First, we need to make it easier for competitors to establish rival supermarkets that offer better value for shoppers. Second, we need to prevent existing supermarkets using unfair practices to limit competition. For now, we want the supermarkets to agree to a charter of rights for their customers, and for consumers to have access to the sort of transparent price information our Grocery CHOICE website would have delivered.

Most of all, we need you to take part in our campaign for change. Many members have already signed up to be involved and we believe that if enough consumers come on board, our collective action will put pressure on both supermarkets and government to make the changes that will ensure a better deal for all supermarket shoppers.

Visit www.choice.com.au/supermarkets to find out what we're saying and how you can get involved in our campaign to bring about a fairer deal for consumers.

Nick Stace
Chief Executive

Many members spoke about the power of CHOICE testing and our iconic labs, so we will be opening them for you to visit.

CHOICE. MAKE THE RIGHT ONE.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is funded by subscriptions to our magazines, to www.choice.com.au and from other services we supply for the benefit of consumers, such as CHOICE Switch.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

SUBSCRIBE TO CHOICE **CHOICE Plus** $32 per quarter for magazine and full online access; **CHOICE personal subscription** One year $82, two years $153; **Company/institution** One year $132, two years $253. **ONLINE membership** $21.95 per quarter.

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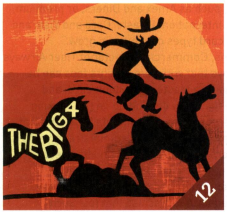
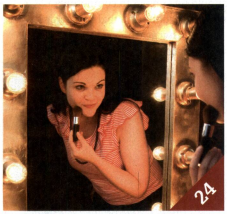
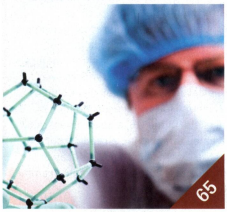
CHOICEextra.com.au Free website for CHOICE magazine subscribers with an index of articles from Jan/Feb 2002, plus links to PDFs.







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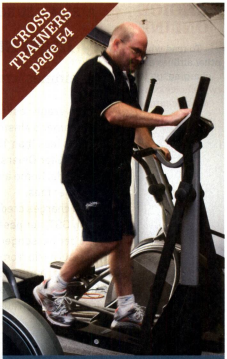

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CHOICE ONLINE

To read what other airlines are charging, go to www.choice.com.au/surcharges

AIRLINE SURCHARGES

Sky high surcharges

Major airlines' credit card fees bear little relation to their transaction costs.

The average cost for a merchant to process a customer's MasterCard or Visa credit card payment is less than 1% of the value of the transaction, or about 2% for Diners Club and American Express charge cards. Some airlines, however, are charging much higher fees.

Qantas charges credit card service fees of $7.70, including GST, per passenger for domestic bookings, and $25 per passenger for overseas trips. So if you book a return trip from Sydney to Melbourne for your family of four, putting the single transaction on your credit card, you'll pay a $30.80 credit card fee. If the trip is outside Australia and New Zealand, the fee is $100. Tiger charges what it terms a "convenience fee" of $6 per passenger, per flight, for credit card bookings.

"There is no justification for merchants to impose surcharges that exceed their cost of accepting cards," says Chris Clark, Visa General Manager Australia and New Zealand. "If a merchant does apply a surcharge, it should bear a reasonable relationship to the merchant's cost of accepting a card for payment."

Qantas, however, claims its fees do not recover its transaction processing costs. "We do not derive net revenue from the fees," a spokesperson told CHOICE. "The vast majority of our credit card sales are transacted with higher than average merchant service fees, such as Amex and Diners, or premium, corporate or international MasterCard and Visa, and use of these card types continues to grow."

Steve Burns, Commercial Director of Tiger Airways Australia, says that with some flights fees can be avoided by using a MasterCard debit card, and convenience fees vary depending on the booking mode. "Different forms of payments have different levels of associated costs and administration, and the fee also covers fraud prevention and bad debt."

To date, few industries explicitly surcharge customers for credit card payments. When they do, they're required to disclose that fee. Such surcharges should be subject to competitive pressures, but with airlines and taxi companies, which add a 10% surcharge, the system has broken down. **ALAN DOOLEY**

SMART GRIDS

Power system security risk

Smart electricity grids provide benefits, but may leave households exposed.

Smart energy grids are vulnerable to hacking, according to US security experts. A smart grid uses digital technology to deliver electricity through a series of meters that frequently report back to the network. However, a "worm" giving hackers remote control could disconnect someone's power or take advantage of other network control systems, such as lighting.

In 2008, the Council of Australian Governments committed $4.6 billion to roll out smart metering across Australia, and they are currently being trialled in some homes in NSW. They measure electricity usage at different times of the day and communicate this to the energy company. They also allow remote reading of consumption data and control of meter functions, such as disconnections and reconnections.

Security measures, such as stand-alone control systems and proprietary communications networks, are used to protect the system in NSW. Generally, the only personal information they communicate to energy companies is the meter number and usage data used in billing – not names and addresses. Smart meters are not connected to computers inside peoples' homes.

For utilities, smart networks provide better fault detection and easier rerouting of power and reconfiguring the network to avoid overloading.

Security standards for smart meters and communication systems will be considered by the Ministerial Council on Energy, following an evaluation of the trials. In the US, a government audit revealed attacks had already occurred, but the extent is not known because of limited government authority to examine all systems. **ROSALYN PAGE**

ETHICAL BUYING

Fairtrade sales boom

As demand for ethical products grows, big-brand companies try to jump on the bandwagon.

Last year, Australians spent $23.4 million on fair-trade goods, indicating the demand for ethical products isn't waning despite the economic downturn.

Ethical goods, such as those certified by Fairtrade and Rainforest Alliance, include products from companies such as McDonald's, Gloria Jean's and Lipton. The most recent addition is Cadbury Australia & New Zealand, which announced plans for its dairy milk products to be Fairtrade-certified by next Easter.

The move follows Cadbury's decision to do the same in the UK and Ireland and will more than triple the amount of Fairtrade products sold in Australia. This will also triple sales of cocoa under Fairtrade terms for farmers in Ghana, increasing existing sales for farmers and opening up new opportunities.

The Fairtrade Association aims to encourage greater equity in international trade. For example, it contributes to sustainable development by guaranteeing coffee producers a price for their coffee that's above the low market value, plus a premium for investment in community projects. It also requires certain environmental standards to be put in place. "Every dollar Aussie shoppers spend on Fairtrade products helps create a better future for developing country producers, their families and communities," says Cameron Neil, Operations Manager for Fairtrade Labelling in Australia & New Zealand (FLANZ).

In 2008, Fairtrade sales grew by at least 50% in seven countries, including Australia and New Zealand where it grew by about 70%. Major growth was recorded for all categories, including $17 million for coffee alone. Other popular products include chocolate, bananas, cotton garments and tea.

Neil says the number of Australian businesses licensed to sell Fairtrade certified and labelled products rose significantly in 2008, with more than 125 now registered with FLANZ. **PETA YOSHINAGA**

'Every dollar Aussie shoppers spend on Fairtrade products helps create a better future for developing country producers.'

CORRECTION CONSUMER NEWS

On page 5 of CHOICE, September 2009, in Australians To Be Fed Folate in Bread, we said "non-target groups ... need to be protected from any potential adverse effects from consuming high levels of toxic acid". This should have been "...high levels of folic acid".

HOUSING

Paying to pay the rent

Property managers are making huge savings while tenants' expenses rise.

A new rental payment system adopted by real estate agents across Australia has attracted a flood of complaints from tenants, with unfair fees cited as a major issue.

Complaints to tenants' unions in various states have also highlighted confusion over what rights tenants have to refuse to use a rent card or payment service provider, which provides property managers with undeniable benefits.

When tenants pay with these cards and services – including RentPay, Priority and Advantage Card – agents avoid the bank fees and time-consuming administration tasks associated with traditional payment methods. The cost to the agent is generally low and effectively increases costs for the tenant.

The cards, most of which are owned by one or two companies, can bundle various payments, but this convenience comes at a price. With the Advantage Card, for example, if you pay by credit card, there is a fee of 1.32% of the payment value. If you pay by other means, there are various fees, including a fixed charge of about $9 per quarter.

Toby Archer, senior policy officer at the Tenants Union of Victoria, says the absence of national tenancy laws leaves the area virtually unregulated. "We strongly believe tenants should not be forced to pick up costs for these services. Tenants should only pay for the service of accommodation," he said.

Archer even suggests this could be third-line forcing – whereby the supplier of goods or services requires the consumer to acquire goods or services from another party – which is an infringement of the Trade Practices Act. However, if an alternative method of payment is offered by the property manager, no breach has occurred.

As well, the terms of an existing lease cannot be varied without the tenant's agreement, according to Sandy Duncanson, Principal Solicitor of the Tenants' Union of Tasmania.

For advice on how to lodge complaints over the new rental payment system, contact the tenants' union in your state or territory.

PETA YOSHINAGA

FOOD

High caffeine energy drinks shot down

Federal and state authorities are collaborating to remove energy shots from shelves.

Energy shots that contain up to 15 times the legally permitted caffeine level could soon be banned in NSW. Until now, manufacturers have been able to exploit a loophole and sell energy shots that exceed the Australian food standard limit of 320mg/L of caffeine in drinks.

Energy shots deliver the caffeine of an energy drink without the excess liquid and sugar, so they appeal to extreme sports fans and the sleep-deprived alike – truck drivers, teenagers, busy mums or students. But what's merely a pick-me-up for some can be harmful for others – particularly pregnant women and children – with side effects including increased heart rate, dizziness and nausea.

Products registered with the Therapeutics Goods Administration (TGA) don't need to comply with food standards, and some manufacturers have used this to their advantage. Uzi, Raging Rex and Demon all exceed the permitted caffeine level in drinks, but are listed with the TGA as "dietary supplements" and can be sold to anyone, including minors.

The TGA is in the process of removing some energy shot products from the Australian Register of Therapeutic Goods, returning them to the status of "food". Food Standards Australia New Zealand told CHOICE it's working with states and territories on appropriate regulatory action over products that don't comply with its caffeinated beverages standard. However, some products exceeding the permitted caffeine level, such as Red Bull Energy Shot, are registered as dietary supplements in New Zealand and may lawfully be imported here.

The NSW Food Authority is surveying these products to ensure they comply with the law. It has so far identified about 70, and is testing them to verify the caffeine levels stated on the labels. **RACHEL CLEMONS**

Energy shots are a fraction of the size of a can of soft drink.

HEALTH

Sunbed cancer risk upgraded

Sunbeds now rate alongside smoking and asbestos as one of the highest risk carcinogenics, according to the International Agency for Research on Cancer (IARC). The group charged with researching cancer and developing strategies for cancer prevention for the World Health Organization has upgraded the classification of sunbeds from "probably carcinogenic to humans" to the highest level, giving them a definitive "carcinogenic to humans" label.

The IARC's latest report says research shows that the risk of melanoma – the most deadly form of skin cancer – is increased by 75% in people who start using tanning devices before the age of 30. In addition, several studies have linked sunbed use to an increased risk of melanoma of the eye.

"This should be another warning to sunbed users that there is no such thing as a safe tan," said Craig Sinclair, from Cancer Council Victoria. **RACHEL CLEMONS**

IN BRIEF

Salt sellers

New research by World Action on Salt and Health reveals startling variations in the salt content of similar products in different countries. A McDonald's Filet-O-Fish burger contains 2g of salt in France compared with 1.4g in Australia; a 30g serving of Kellogg's All Bran gives you 0.23g of salt here, but only 0.08g in the US.

Supermarket insurance

Coles has kicked off plans to enter the insurance market, with a trial in Tasmania of car and home and contents insurance. A national roll-out may follow if the pilot is successful, which would place Coles as the first Australian supermarket to take on the insurance sector. Australia Post has also flagged it plans to enter the insurance market.

Dots to stop bike theft

Microscopic dots are being used to reduce bicycle theft, one of the most popular types of robbery in Australia. The chips, which are applied directly onto the bike, contain details of the owner and are virtually impossible to remove or reproduce. For more information, go to www.datadotdna.com/bicycle.

EVERYDAY BANK ACCOUNT

A brighter shade of orange

ING Direct's latest account is set to raise the bar for everyday banking.

It's early days, but this account appears to be a step forward for consumer banking.

Every so often a new financial product or service comes along that raises industry standards and changes the market. And for consumers tired of paying high fees and penalties for everyday banking, ING Direct's Orange Everyday may well be that account.

This account has all the transaction facilities you'd expect, including ATM withdrawals, debit card with Visa and EFTPOS functionality, BPAY, chequebook, and internet and phone banking with features such as "pay anyone", but it doesn't pay interest. To open an account you must be aged 18 or older.

ATM and EFTPOS transactions

ING doesn't have ATMs, but withdrawals can be made at any machine in Australia. The ATM owner, such as another bank, may have a fee for non-customers of about $2. ING Direct will refund this if your withdrawal is $200 or more, although under "significant risks", its product disclosure statement says this rebate may decrease or be discontinued in future.

ATM operators also charge for balance enquiries. ING Direct doesn't refund that fee but you can check your balance online or by phone. Using your Visa Debit card for point-of-sale transactions is also free. At the time of writing, ING Direct says it will lodge 50c to your account each time you withdraw $200 or more cash.

Rewards but no branches

ING Direct doesn't have a branch network but you can do most of your banking online, and it has teamed up with Australia Post to allow Orange Everyday customers to do some transactions at 3300 Australia Post "Bank@Post" outlets.

As part of its introductory promotion, ING Direct will add $20 to your account the first time you have your salary directly credited to the account, use your debit card and make a direct debit payment from the account. That's a bonus of up to $60 for setting up the account. However, this offer is subject to change – check current offers and conditions with the bank.

Not-so-everyday transactions

Most everyday transactions are free, but some other costs apply. Overseas transactions cost 2.5% of the purchase amount plus Visa's exchange rate margin, similar to the average bank. Overseas ATM withdrawals cost $2.50 plus the exchange rate margin. A lost card will cost $50 to replace while you're overseas, but there's no charge in Australia.

The account doesn't apply overdrawn or direct debit dishonour penalties, instead applying overdraft interest. ING Direct will only allow overdrafts of up to $200 to go through, and gives customers three days to get the account back into the black before charging interest at an annual rate of 10% (monthly interest of about 0.8%) until you repay the overdraft. Writing cheques is usually free, but if you need one in a hurry, "expedited cheques" cost $11.

CHOICE VERDICT

It's early days but Orange Everyday appears to be a step forward for consumer banking. As our survey on page 12 shows, many consumers are unhappy with their bank, but never make the switch. If this sounds like you, Orange Everyday is worth considering.

The account was made available to existing ING Direct customers on 21 September, with an electronic verification process speeding up applications for many people. Everyone else can open an account at Australia Post outlets from early 2010. However, ING says it won't turn away new customers who apply in the meantime. Full details of the account can be found at www.ingdirect.com.au. **ALAN DOOLEY**

ING Direct will refund 'foreign' ATM fees for withdrawals of $200 or more.

GOOGLE & OFFICE SYNC ADD-ON

Expand your Office

Bring Google to your toolbar with this utility.

You don't have to choose between the online flexibility of Google Docs and familiar capabilities of Microsoft Office anymore – now there's an easy to use add-on that gives you the best of both worlds.

OffiSync is a free utility you can download that includes a Google toolbar into Word, Excel and PowerPoint. With OffiSync installed, you can access Google's search and document collaboration features from within the Office programs environment. You can do a Google search from within Word, then copy text or pictures directly from the web into your Word document with just one click of the mouse.

You can also save your Office files directly into your Google Docs and Spreadsheets area online, where you can edit them later. You don't need to worry about different versions saved on your PC and online because OffiSync synchronises them automatically – any changes you make to a file on your PC are reflected in the online version.

OffiSync can save a great deal of time because it eliminates the need to switch between a web browser and your Office documents when looking for information from the net. In a nutshell, OffiSync lets you:

Store files online Keep copies of your documents securely on Google's servers and access them from any internet-connected computer.

Search Find web information and pictures and import them directly into your documents and presentations.

Collaborate Share documents online so multiple people can view and make changes.

Publish on the net Share information and opinions through blogs and social networks.

Go to www.offisync.com to get started, and download the (Beta) software. Close all Office applications and install the program, then open an Office document such as Word and it will show the new OffiSync toolbar, which includes 10 small icons that are used to access Google functions.

OffiSync works with Office 2003 or Office 2007, but you need to create a free Google account before you can use it (www.google.com.au). OffiSync installs itself as a small toolbar positioned below Office's inbuilt toolbar. You'll be asked to enter your Google username and password.

You need a Google login to use OffiSync.

OffiSync adds a toolbar of 10 utilities to your normal Office toolbar.

OFFISYNC
Price Free
Contact www.offisync.com
★★★½☆

CHOICE VERDICT

OffiSync is a very handy add-on for Microsoft Office and a worthy alternative to Microsoft's own Office Live Workspace (www.officelive.com).

For more on OffiSync, see the Sept/Oct 2009 issue of *CHOICE Computer*. To subscribe, call 1800 069 552 (toll-free) or go to www.choice.com.au/magazines.

STEVE DUNCOMBE

SPEED CAMERA DETECTOR

Speed check

This device finds speed cameras while you're driving – but only sometimes.

The AlerteGPS G200 is a device that indicates speed camera locations, without the navigation functions of a fully featured car GPS.

This pocket-sized detector has a single-line LED display indicating current driving speed or speed limits in the area. While the red LED display is clear and easy to read in normal conditions, it's difficult to read in bright conditions. Several buttons on top of the detector control volume, speed limiting functions and display brightness, while a clear and concise voice alert indicates speed cameras on approach. A beeping sound is also given if you're going over the speed limit for a particular area.

Our car GPS tester, Scott O'Keefe, drove past six fixed speed cameras that have been in use for some time, two of which the G200 did not pick up. The packaging suggests the unit alerts drivers to the position of mobile speed cameras, but it actually only accesses a database of mobile speed cameras that have been observed by other AlerteGPS users, who then select a button on the unit to record its position. The G200 indicates the frequency of observations to work out whether you should be alerted to a "possible" mobile speed camera – hardly an ideal solution.

The kit includes a USB cable for connecting to a Windows PC to update the fixed and mobile speed camera database, and a 12V in-car power adaptor. The mounting hardware consists of a self-adhesive disc with a magnetic top to hold the device on the car's dash, however you can easily knock it out of position when pressing one of the buttons.

The G200 has a socket for an external antenna, which you may need if your car has a UV-coated windscreen.

CHOICE VERDICT

For an extra $100, you can buy a car GPS device that offers more than just speed camera alerts.

DENIS GALLAGHER

ALERTEGPS G200
Price $149
Contact www.alertegps.com
★½☆☆☆

CAR DIGITAL RADIO

The right signals on the superhighway?

Digital radio takes to the road with this GPS lookalike.

The PURE Highway is a DAB+ radio, which offers the benefits of digital radio when you're behind the wheel. In Australia, this is for now the only solution if you want digital radio in your car.

It's easy to install, using a method similar to a GPS device. You attach the radio with a magnet to a flexible arm, which in turn is attached to the windscreen. A power cord plugs into the cigarette lighter and a wire runs from the aerial, also attached to the windscreen, to the radio. The aerial must be placed at the side of the windscreen, which means a wire runs across the dashboard to the radio and another down to supply power. If you want the best sound and your car FM radio has a line-in socket, you can connect using another cord from the radio's line-out socket.

If the prospect of three cords flapping around the car seems unwieldy, you can use the built-in FM transmitter to relay the signal to your car radio (CHOICE used this connection as our test car didn't have a line-in connection). The problem with this method is you need to find an FM frequency that isn't in use, which in major cities is a challenge. However, the Highway has a scan feature that looks for unused frequencies, and we managed to find a few.

Once you've found a clear frequency, you can tune your car radio to it. Unfortunately, low-powered community radio stations will come and go as you travel around major cities, so you'll need to repeat the process. Preset buttons allow you to store frequencies should you travel the same route often, but the sound quality can be compromised as you pass areas of FM interference.

The controls are easy to use, but the scroll wheel is sensitive, so it's easy to overshoot when selecting a station. The screen is OK and not distracting when driving. The buttons are labelled but their position makes them difficult to read when you're sitting in the car, so you'll need to memorise their function or take the device off its arm to change settings. You can also connect an iPod or other personal music player via the line-in socket.

When used as a portable personal radio, the Highway has excellent sound. It's powered by two AA batteries, and your headphones double as an aerial. It's not small but will fit in a large pocket, and there's a lock to make sure settings don't change if it's bumped.

PURE HIGHWAY IN-CAR DAB DIGITAL RADIO WITH FM TRANSMITTER

Price $299

Contact www.pure.com/au

★★☆☆☆

CHOICE VERDICT

As a car radio, the PURE Highway is unwieldy to set up and use and as a personal radio it sounds good but is bulky. Either way, at $299 it is an expensive option. **CHRIS RUGGLES**

The PURE Highway is both an unwieldy car radio and bulky personal radio – and at $299 is an expensive option either way.

COMING

Food steamers

Steaming food is a healthy way to prepare meals, particularly for the kilojoule-conscious. Sales of electric food steamers have grown steadily, so we've tested 15 of the latest models to find out what all the fuss is about.

Body fat scales

You may find these scales, which claim to accurately measure body fat percentage as well as weight, come in handy for monitoring how well your food steaming is keeping off the kilos. We've found a pair that do the job well at a fraction of the price of many others.

Vacuum cleaners

If you don't think you can buy a decent vacuum for less than $300 these days – particularly one that can clean up after your pets – think again. On test, our top-scoring budget model more than holds its own against the more expensive options.

YOUR SAY

Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Email ausconsumer@choice.com.au or mail to Letters, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Blinkered view

Recent coverage in *CHOICE* about the Freeview digital-TV campaign barely touched on what I believe is the biggest consumer deception of all. This involves hardware manufacturers, in return for a largely meaningless Freeview badge, crippling two excellent features found on many digital video recorders (DVRs). One is the ability to skip back and forth in increments of 30, 60, 90 seconds and so on. The other is the ability to transfer a recorded program off the DVR onto a computer or DVD.

These changes are the direct result of the TV networks' fear of ad-skipping and program copying. The consequences are obvious to anyone who walks into an electrical retailer. In some stores, once-popular non-Freeview branded DVRs are in scant supply or no longer on shelves at all.

As to the benefits of Freeview-branded gear, all we get are promises of an "enhanced" electronic program guide (EPG). Yet the regular EPG broadcast by stations on their digital channels is perfectly adequate.

The TV industry's wrongheaded attitude to protecting content has led to less choice for consumers. Unfortunately, amid all the Freeview hype many people haven't even noticed it happening.

Mike Watson, Northgate, Qld

CHOICE SAYS We see no advantage in the Freeview promotion for consumers, which is essentially an advertising campaign to promote digital TV. Products that have the Freeview logo will most likely have the functions to which Mike refers disabled, which is both a limitation and source of confusion for consumers.

Some manufacturers are producing two versions of a product; one fully functional without the Freeview logo, and another with the logo and limitations. The former may even be cheaper, if a little harder to find. Consumers buying a TV, digital set-top box or DVR should ensure it will have the necessary functions to deal with future developments, such as a fully functional EPG.

We tried contacting Freeview but received no reply.

Slow to warm up

I recently replaced a 75W incandescent reflector bulb in a downlight with a 14W compact fluorescent reflector bulb – Philips R80 "Ambiance", warm white. It took four minutes to reach full brightness with a nearly linear build-up. After 30 seconds it produced only about 10% of its rated light output, so would be unsuitable anywhere light is needed immediately, such as a stairwell.

Scrutiny of the box revealed seven lines of 1mm-high letters on a dark background, the last stating "may need three minutes to reach maximum light output". A more obvious warning is needed, such as a bold "SLOW WARM-UP".

I'm aware that the phosphors in "warm-white" conventional fluorescent lamps are less efficient than those in "cool-white" lamps, but this slow warm-up affects safety as well as economy.

John McCutchan, Lower Plenty, Vic

CHOICE SAYS Compact fluorescent lights (CFLs) can use up to 80% less energy than

THUMBS UP!

A few months ago, **Richard and Sandra Mulcahy** of Holloways Beach, Queensland, bought a pair of Wiltshire barbecue tongs that subsequently broke. A customer service representative immediately organised a replacement at no cost, even though they had no proof of purchase.

When **Stuart Baker** of Oakleigh, Victoria, received a call from his wife who'd got caught with a flat tyre, he suggested she drive slowly to the nearby Bob Jane T-Mart. The store replaced the flat with the spare, took the old tyre off the rim (which still had the remains of a 10cm nail in it) and put a replacement tyre on the rim to be used as a spare – all without charging for labour. They also gave Stuart's wife a list of tyres ranging in price for the replacement tyre.

Patricia Smith of Malvern East, Victoria, would like to give a thumbs up to Automatic Gates and Doors in Huntingdale. When she asked how much it would cost to have a maintenance person come out and replace the globe in her automatic garage door unit, the person she spoke to explained how to do it over the phone, thus saving her about $140 for a call-out fee.

Cathie McIntyre of Boambee, NSW, accidentally broke the stem on the apparatus that fits into the steam vent of her Sunbeam iron. The company advised her the model was no longer available, but the customer service representative said she would try to track down an old model. A few weeks later, the spare part was posted to Cathie's home free of charge.

standard incandescent bulbs. CHOICE agrees with John that even three minutes is a long warm-up time compared with other CFLs on the market, and this time is in very small writing against a hard-to-read background on the package.

When we contacted Philips, a spokesperson said that, due to the nature of fluorescent technology, CFLs may take up to three minutes to reach maximum brightness and this is clearly stated on the packaging. However, the start-up time will decrease over the life of the bulb as it is used more regularly.

Philips recommends its LED or Tornado CFL bulbs for areas where bright light is required quickly, as they may only take up to one minute to reach full brightness. It says the Ambiance range is more suited to decorative applications, rather than bright and instant light output. CHOICE believes this should be stated more clearly on the packaging.

Turn the pressure down

We bought a new phil&teds sport model baby buggy last year. A few months later my husband went to pump up the tyres at the local garage. Heeding the "35psi" advice stamped onto the side wall of the tyre, he set the automatic pump to a conservative 30psi. While inflating the tyre, the plastic rim of the wheel shattered. A few of the flying pieces of plastic cut my husband's forearm. Thankfully our baby was not in the pram at the time.

On further investigation we discovered the maximum pressure phil&teds recommends is actually 20psi-22psi. This is mentioned in the manual and, on close inspection, we found it also stamped on one side of the plastic wheel rim, arguably much more discreetly than the 35psi stamped on both sides of the actual tyre wall.

The gravity of this safety hazard warrants a much more explicit and obvious warning from phil&teds – specifically, to ignore the pressure guideline written on the tyre wall and that failure to do so will result in the wheel exploding, with potentially serious injury resulting.

Lorna Conlon, Paddington, NSW

CHOICE SAYS A phil&teds spokesman told CHOICE the instructions for its strollers, which specify the tyres be inflated manually to a pressure of 22psi (as marked on the wheel rims), must be read carefully and adhered to. He conceded the maximum recommended pressure stated on the tyre is 35psi, not 22psi, but cautioned this is the maximum pressure recommended by the tyre manufacturer and, much like the maximum pressure indicated on car tyres, is an indicator of the upper pressure limit. He said phil&teds, like most service stations, does not recommend auto air pumps be used for these tyres because the initial pressure loading (force) is so high that smaller tyres and wheels (bicycles, prams, etc) can easily be damaged by that force.

However, CHOICE believes the recommended pressure, as well as the safe maximum pressure, should be marked on the tyre wall. While users should read the instruction manual, the tyre itself, rather than the manual, is where most people will look for the correct pressure, particularly if they have to inflate it while out and about. And, when a stroller has inflatable tyres, supplying a small manual pump as a standard accessory would be a good idea.

LETTER OF THE MONTH

Medication minefield

I was very impressed by Misadventures in Medicine (*CHOICE*, August 2009), concerning problems with people taking multiple medications. However, it is not always practical for a patient's GP to manage all their conditions, as the GP is sometimes left out of the loop.

Consumer Medicine Information (CMI) leaflets often seem designed to protect pharmaceutical companies from liability, rather than inform the consumer. The long list of side effects often discourages patients from using medications they really need and does not show whether the side effects are trivial or unproven for that particular drug. CMIs might be more informative if they were written by an independent source.

Three other reforms could be considered. First, pharmacists could be paid by the government to keep a list of all the patient's medications for those who have trouble keeping track. Secondly, the medication's generic name could be made prominent on the packaging. Finally, the medication's purpose should be clearly indicated on both the prescription and the label printed by the pharmacist.

Dr Frank Formby, Bundanoon, NSW

CHOICE SAYS **Misunderstandings often arise from having different brand names for the same medicine, which can lead to patients inadvertently double-dosing and confusion if given a differently branded or generic form of a medicine. CHOICE believes Dr Formby's proposed reforms would improve patients' understanding of which medicines they're taking and for what. This would be of great benefit for all consumers, particularly older people and those with more than one doctor.**

LETTER OF THE MONTH This month's winner receives *The CHOICE Guide to Digital Photography*, or any other book of his choice at www.choice.com.au/books. Unfortunately we don't have the resources to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters in the magazine.

STORY ALAN DOOLEY

Beyond the Big Four

The smaller players win hands down in our latest banking satisfaction survey.

NUTSHELL

>> CHOICE surveyed more than 3000 members to find out how satisfied they are with their financial institution.

>> Mutual society and second-tier bank customers are more satisfied than those of the Big Four.

The global economy may be in the doldrums, but Australia's big banks are not. Over the past year, the Big Four banks – ANZ, Commonwealth, NAB and Westpac – have increased market share, grown through mergers and acquisitions, and continued to make big profits. And while the economic importance of a strong banking system is clear, customers on the ground are not happy.

Once again, the Big Four ranked close to bottom for overall satisfaction in CHOICE's personal banking survey, with damning comments about everything from high fees to second-rate service. Their reluctance to pass on full interest rate cuts to home loan borrowers, and high credit card penalties, also drew ire.

The good news is that even in the era of a highly concentrated banking market consumers do have a choice. Smaller banks, building societies and credit unions generally ranked far better in just about every category we assessed. More than 3000 members participated in our detailed survey, an indication of just how much interest and concern there is around the banking industry.

Everyday banking

Building societies and credit unions top the charts for day-to-day personal banking, with both comparing very favourably against the banks. These mutual societies make up about 16% of our survey response for everyday banking (slightly more than that for each of ANZ, NAB and Westpac). The country's largest credit union, Credit Union Australia (CUA), and Teachers Credit Union (formerly NSW Teachers Credit Union) have the highest overall everyday banking satisfaction ratings. They're followed closely by another credit union, MECU. The response for individual building societies was too small to report on, however, collectively they rate very highly.

Why are satisfaction levels higher with smaller institutions than their competitors? As the table opposite shows, excellent customer service really stands out. Mutual societies also achieved high satisfaction scores for fees, product range and internet banking. Perhaps another factor behind credit unions' popularity is that they're community-based and, unlike banks, don't need to provide a return to shareholders.

A looser form of connection to the community may also help explain the high satisfaction with some of the

LIFTING THEIR GAME

Even though many banks fared poorly in CHOICE's satisfaction survey, there are signs some are lifting their game. **Fees** Thanks to a CHOICE campaign, a reduction in bank penalty fees, such as for overdrawing your account, has been announced by all Big Four banks. For the first time, competition is a force in penalty fees. While some credit unions have also reduced penalties, we suspect that others and second-tier banks will need to reduce or eliminate their penalties if they're to remain highly ranked in customer satisfaction surveys. **Everyday account** ING Direct has launched a new transaction account we believe raises the bar for the industry, putting pressure on larger banks and smaller mutuals to improve their offers. We expect ING Direct's entry to make a big impact on everyday banking popularity rankings over the next year. See A Brighter Shade of Orange, page 7, for more information about this account.

EVERYDAY BANKING SATISFACTION

Financial institution (in order of overall score; sample size in brackets)	Overall score (%)	Customer service score (%)	Fees score (%)	Product range score (%)	ATM access score (%)	Internet banking score (%)	Interest rate score (%)	Branch locations score (%)
Credit Union Australia (52)	84	87	77	82	58	90	68	62
Teachers Credit Union (43)	84	91	64	85	61	95	65	48
ALL BUILDING SOCIETIES (65)	83	85	70	82	63	88	57	75
ALL CREDIT UNIONS (371)	83	86	72	81	64	89	63	58
Bendigo Bank (80)	82	89	65	78	73	89	53	77
MECU (30)	81	84	72	84	55	91	70	(A)
ME Bank (39)	80	82	79	76	67	88	71	(A)
HSBC Bank (30)	74	69	68	(A)	71	86	60	47
Bank of Queensland (39)	72	76	53	72	59	79	48	68
Suncorp (58)	70	75	47	68	62	83	53	67
Bankwest (69)	69	70	51	69	72	80	52	65
St George (197)	69	71	42	69	70	84	40	68
ALL BANKS (2387)	66	66	41	67	68	81	38	66
ANZ (378)	66	64	38	67	70	80	36	70
Westpac (410)	65	63	37	64	68	80	35	67
Commonwealth Bank (611)	64	64	36	65	74	81	32	71
NAB (377)	61	59	37	64	58	79	36	58

USING THE TABLE Scores All scores are respondents' rankings, including overall score, which is not calculated from other scores.
TABLE NOTES (A) Fewer than 30 responses.

DID YOU KNOW?

Anyone can join CUA or MECU, but Teachers CU has restricted membership conditions – 59% of its members are teachers, but their families and certain other groups can join too. Details at www.teacherscreditunion.com.au.

second-tier banks. Bendigo Bank achieved the highest overall satisfaction score for a bank and, following its 2007 merger with Adelaide Bank, its products and services are available through 1300 outlets covering all states, including 236 community-owned franchises and 190 company-owned branches. ME Bank (previously known as Members Equity) also has very high satisfaction levels among respondents. ME Bank was originally set up by a trade union, industry superannuation funds and National Mutual (now AXA) and is now fully owned by not-for-profit super funds, with its earnings providing a return on investment for those funds and their members.

Big Four fall short

A number of other second-tier banks achieved good overall scores in the 70s, including HSBC, Bank of Queensland and Suncorp. But as the table indicates, bigger banks' satisfaction levels fall well short, with ANZ, Westpac, Commonwealth Bank (CBA) and NAB rounding out the bottom. St George, at 69%, has a slightly higher overall satisfaction rating than its new owner, Westpac.

So what explains the Big Four banks' poor performance? CHOICE members have three major gripes.

- Fees: 36%-38% satisfaction rate.
- Interest rates: 32%-36% satisfaction rate with the interest paid on everyday accounts.
- Customer service: 59%-64%, compared with 85% and 86% for building societies and credit unions.

"The miserable level of interest (0.1%) represents an additional fee," said one CHOICE member. "It takes hours to contact someone to talk to about your account", said another. "I have timed CBA at one hour and seven minutes on hold."

A more satisfied respondent commented that "ME Bank is really, really good. I hardly ever pay any bank fees at all. I just use EFTPOS for withdrawals, or withdraw from the ATMs of banks where they have negotiated fee-free withdrawals."

As you'd expect, the banks' huge market presence means they performed better than credit unions for ATM and branch access. It seems consumers must weigh up poor service, fees and interest rates against convenience. "I hold two personal banking >

The banks encourage consumers to bundle all their products with them, reducing the chances they'll leave.

<accounts, one with ANZ and another with CUA," said one member. "I have banked with CUA for more than 20 years and have my personal loans with them. I conduct my everyday banking with ANZ because they're close to my workplace and the convenience of being able to locate their branches when travelling (unlike CUA, whom I'd prefer)".

However, a new initiative, released after our survey was conducted, gives the members of most credit unions access to the NAB ATM network without paying foreign ATM fees – see Did You Know?, opposite.

Credit cards

For overall credit card satisfaction, credit unions are the clear winners, followed by ME Bank, Bendigo Bank, Bankwest, American Express and St George (see table, below). There are five main areas of difference.

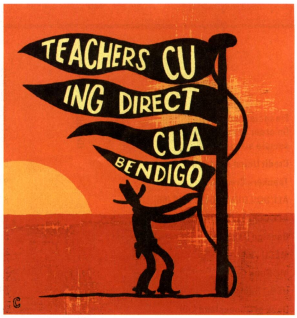
Interest rates The mean satisfaction score for banks (37%) is much lower than for credit unions. Part of the reason could be that banks hiked their credit card interest rates even when the Reserve Bank (RBA) cut the official cash rate.

Calculating interest We asked members to rate their satisfaction with their card provider's application of interest when a bill is paid late or not in full. Again, the average satisfaction score for banks is well below those for credit unions.

Annual fees The average satisfaction score for banks is 44%, compared with the credit unions' 71%.

Rewards programs Rewards satisfaction is not shown in the table, as for many respondents it wasn't applicable. However, the average satisfaction scores for banks and credit unions are similar; both compare poorly with American Express. Separate CHOICE research found that American Express and certain cards from banks usually offer the best rewards programs.

Penalty fees Banks' average satisfaction scores are dramatically lower than credit unions'. However, Westpac and St George have reduced their late payment and over-limit fees to $9 and, from mid-December, ANZ will reduce those penalties from $35 to $20.



CREDIT CARD SATISFACTION

Financial institution (in order of overall score; sample size in brackets)	Overall score (%)	Interest rate score (%)	Interest calculation / application score (%)	Annual fees score (%)	Penalty fees score (%)
ALL CREDIT UNIONS (100)	79	63	68	71	65
ME Bank (32)	78	70	65	70	57
Bendigo Bank (30)	76	59	65	60	(A)
Credit Union Australia (30)	72	59	62	68	(A)
Bankwest (43)	72	50	56	58	43
American Express (123)	71	43	51	51	45
St George (63)	70	48	49	50	42
RETAILERS' CARDS (30)	68	(A)	49	53	(A)
Commonwealth Bank (482)	66	35	47	42	36
ALL BANKS (1901)	65	37	46	44	36
Westpac (407)	65	38	47	46	36
ANZ (419)	64	34	41	37	32
Citibank (62)	63	40	52	52	36
NAB (289)	62	32	41	43	33
GE Money (33)	61	29	45	54	34

USING THE TABLE Scores All scores are respondents' rankings, including overall score, which is not calculated from other scores. **TABLE NOTES (A)** Fewer than 30 responses.

Home loans

Home lending is one area where big banks have really increased their market share over the past two years, at times seeming close to obliterating the competition. The Big Four have about 90% of the bank home loan market (and banks write about 90% of all home loans). Building societies, credit unions and non-bank lenders make up the remainder. According to Chris Dalton of the Australian Securitisation Forum, at one time non-bank lenders, a subset of the smaller institutions, wrote 20% of home loans, but now retain just 3%.

The sample size was too small to report on individual mutual societies (see the table, page 16), but we can say that as a group, credit unions have the highest overall satisfaction scores (81%, compared with the banks' 63%). Of the institutions with an adequate sample

size to report on individually, ME Bank has the most satisfied customers, followed by other second-tier banks ING Direct and Bankwest.

"ME Bank was the most upfront and transparent home loan lender, with clear information about its rates, which are the same as the 'comparison rate'," said one respondent. "All other Australian banks I researched use a very confusing and complex array of products and 'arrangements' and almost hide the comparison rate."

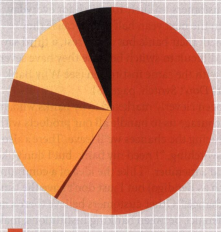
Banks have dramatically lower scores than credit unions for interest rates, annual fees and tardiness in passing on the RBA's interest rate cuts to borrowers. "Banks are quick to raise interest rates but slow in passing on any reductions, if at all," said one survey respondent. Another was dissatisfied with "a sudden imposition three years ago of monthly account-keeping fees on the free savings account that came with my loan, with the bank insisting they reserved the right to charge fees – in the fine print".

Nevertheless, banks retain the lion's share – more than 80% – of the home loan market among survey respondents. Commonwealth Bank is the most widely used institution for home loans, with about one in five respondents borrowing from Australia's biggest bank, and about the same number using it for everyday personal banking.

What are you waiting for?

This survey shows that mutual society and second-tier bank customers are more satisfied than those of the big banks. The majority of respondents – 65% – are long-time customers who've been with their current institution (usually a big bank) for 11 years or longer. >

WHY BANK CUSTOMERS DON'T SWITCH – EVERYDAY BANKING



- Satisfied with current institution 50%
- Too much effort required 9%
- Workplace only pays into this financial institution 0.5%
- Too difficult – I have several products with the same institution 17%
- Too expensive – locked into a fixed-rate mortgage 3.5%
- No point – all financial institutions are the same 12%
- Don't know how to compare 2%
- Other reason 6%

DID YOU KNOW?

NAB joined the rediATM network, enabling its customers and members of participating rediATM institutions to avoid "foreign" ATM fees at a wider range of machines. Most credit unions and some banks, including AMP Banking, participate in the rediATM scheme, which combined with NAB customers, covers seven million cardholders. The combined ATM network is one of the largest in Australia, with 3100 machines spread across the country.

BIG FOUR, BUT GIANT TWO

Australia's big banks have exploited the economic downturn to increase their market share. The Big Four banks have got bigger; despite CHOICE's opposition, the mergers and acquisitions of major financial entities have proceeded.

And when you include recent acqusitions, within the Big Four there's an increasing dominance of what we call the "Giant Two" – Commonwealth (including Bankwest) and Westpac (including St George). They now command more than 55% of both the bank deposit and home loan markets, however Bankwest and St George continue to operate separately from their owners.

Serious questions are being raised about the level of competition in Australian banking, an issue acknowledged by the Australian Competition & Consumer Commission (ACCC). Graeme Samuel, ACCC Chair, has called Australian banking a "comfortable oligopoly". The increasing dominance of the Big Four has led to calls for the federal government to set up a new bank to provide more competition and choice, a position supported by 44% of our survey respondents.

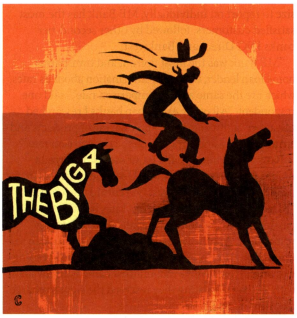
Even without a government-owned bank, consumers have plenty of choice outside of the Big Four and the Giant Two. CHOICE members have overwhelmingly stated their higher satisfaction levels with mutual societies, followed by second-tier banks, in most of the product categories assessed.

The perception of security among credit union and building society customers is just as high as that of bank customers.

< So why don't more people switch? Perhaps some Big Four customers just don't realise what they're missing. But there are other factors at play. Of the 76% of bank customers unlikely to switch for everyday banking in the next year, half stay because they're satisfied with their bank, but of the rest, a third say it would be difficult to switch because they have several products with the same institution (see Why Bank Customers Don't Switch, page 15).

We've been cleverly marketed to by banks who, like telcos, encourage us to bundle all our products with them, reducing the chances we'll leave. There's also the hassle of switching. "I need my bank, but I don't like them," said a member. "I like the idea of a community bank (such as Bendigo) but I just don't have the time or effort to change." Other customers believe there's not much difference between banking institutions, making switching not worthwhile.

We also wondered if people consider their money to be safer with the Big Four, despite a government guarantee applying to customer deposits with all authorised banks, building societies and credit unions until October 2011. In a recent Senate inquiry, Rod Masson of the Finance Sector Union spoke about



the so-called flight to quality. "In home loans and in deposits, it has been particularly evident that consumers are feeling the need for security and are moving back to [the big banks]. So they completely dominate the market when you start to break down the number of accounts they hold."

The fact is, the perception of security among CHOICE credit union and building society customers surveyed is just as high as that of bank customers. ■

HOME LOAN SATISFACTION

Financial institution (in order of overall score; sample size in brackets)	Overall score (%)	Interest rate cuts score (%)	Variable rate score (%)	Annual fees score (%)
ALL CREDIT UNIONS (87)	81	77	75	79
ME Bank (54)	80	78	77	82
ING Direct (37)	74	73	74	79
Bankwest (48)	70	59	68	60
ALL BUILDING SOCIETIES (31)	69	(A)	69	60
Suncorp (36)	66	52	54	58
St George (88)	66	55	60	49
ANZ (164)	63	52	56	47
ALL BANKS (1167)	63	52	57	51
Commonwealth Bank (273)	61	47	54	47
Westpac (198)	59	49	53	46
NAB (157)	57	46	52	45
ALL NON-BANK LENDERS (69)	57	52	51	55

USING THE TABLE Scores All scores are respondents' rankings, including overall score, which is not calculated from other scores.
TABLE NOTES (A) Fewer than 30 responses.

HOW WE SURVEY

Our Community Insights team asked respondents to rate their overall satisfaction with financial institutions used for personal everyday banking, credit cards and property loans, as well as more targeted satisfaction levels in individual categories such as fees, interest rates and customer service.

Sample size The number of responses is shown in brackets. We report on individual institutions where at least 30 responses were received. We recommend greater caution in interpreting findings derived from smaller samples. Responses for individual institutions are included in aggregated group figures, such as "all building societies" .

THANK YOU

Thanks to the 3003 CHOICE members who completed our survey in August 2009. The response was evenly split between magazine and online members.

CHOICE ONLINE

If you're not experiencing happy banking, get information about how to make a change at www.choice.com.au/switch. And tell us about your gripes at www.choice.com.au/satisfaction.

STORY RACHEL CLEMONS

Playing the stock market

Are packaged stocks anything like the real deal? CHOICE turns up the heat on instant flavours.

NUTSHELL

>> Most liquid chicken stocks are reconstituted and are not as close to homemade as you're led to believe.
>> Supermarket liquid stocks can cost 25 times more per serve than powders and cubes.

When a recipe calls for stock – whether it's for soup, risotto or gravy for the Sunday roast – not everyone has the time to make it from scratch. It's simpler to buy a stash and keep it in the pantry.

The grocery value and volume of stock sold in supermarkets is steadily increasing, and liquid stock in particular is flying off the shelves. However, if you're hoping the typical liquid stock you find in a supermarket is close to homemade, or superior to a quality stock cube, our findings tell a different story. Most are simply reconstituted, but not labelled as such.

CHOICE looked at 25 stocks – liquid, cubes and powders – and discovered that the common marketing terms "real" or "natural" don't always stand up to scrutiny. Focusing on chicken stock, arguably the most popular and versatile flavour, we highlight the ones that are most like homemade, the ones with the least salt and the ones we believe represent the best value.

Liquid assets

Chicken stock is the liquid resulting from cooking chicken, vegetables and seasoning in water (see our Recipe, page 19). So, if you're looking for stock that's closest to homemade, you'll want a liquid made only from chicken and a handful of other familiar ingredients. Of the 10 liquid chicken stocks we found in stores, only two aren't reconstituted.

Not surprisingly, the genuine liquid stocks, Maggie Beer and Moredough Kitchens, are the most expensive. These "gourmet" stocks, typically found in grocers, not supermarkets, cost up to 10 times more than the cheapest liquid stock and far more than cubes and powders. They are worth the investment if non-reconstituted stock closest to homemade is your priority, but making your own costs about 37c a serve (250mL), compared with $6 for the Maggie Beer. As well as water and chicken, Maggie Beer stock contains celery, carrots, onion, herbs and spices. Moredough Kitchens is almost half the price but contains added "flavour", an ingredient you're unlikely to keep in your cupboard. >

WHAT ADDITIVES ARE WHAT?

Some stocks contain a number of additives, many of which perform important technological functions. Acidity regulators help maintain a constant acid level, which is important for taste and helps retard the growth of micro-organisms, while anti-caking agents help stop particles clumping together. The most common additives are colours and flavour enhancers, some of which have been blamed for causing health problems such as skin irritations, headaches or even cancer.

About a third of the stocks reviewed contain the colour caramel (listed as 150a, b, c and d). There are claims (based on animal studies) that some versions are toxic or carcinogenic. On available evidence, the Joint WHO/FAO Expert Committee on Food Additives (JECFA) calculated the intake at which there's no toxicological impact on humans, and levels permitted in food are based on these.

Flavour enhancers are also common. We found them in 10 of the 25 products on test, but only in cubes and powders. Claims that some flavour enhancers lead to health problems are largely unsubstantiated. There are reports of people suffering skin rashes and hives after eating food containing disodium 5' ribonucleotide (635), but JECFA concluded it doesn't represent a health hazard at levels allowed in food. It's in Continental and OXO products. Monosodium glutamate (MSG, 621) is an exception. People sensitive to it may have short-term reactions such as headaches, flushing and numbness, and some asthmatics may be susceptible. Knorr, OXO and Star cubes contain MSG. Knorr cubes contain five additives, including three flavour enhancers.

Beware of terms such as 'real' or 'natural' on a label, as these marketing terms are not regulated.

CHICKEN STOCK				
Brand / product (listed alphabetically within groups)	**Price / 250mL ($)**	**Sodium / 250mL (mg)**	**Gluten-free**	**Animal content-free**
LIQUID STOCK				
Campbell's Real Stock Chicken	1.02	1303		
Campbell's Real Stock Chicken Salt Reduced	1.02	640		
Chefs' Cupboard Liquid Stock Chicken Flavour (ALDI)	0.67	768		√
Gravox Real Chicken Stock	0.72	675	√	
Gravox Real Chicken Stock Salt Reduced	0.72	450	√	
Maggie Beer Chicken Stock	6.08	73		
Massel Gourmet Plus Liquid Stock Chicken Style	0.75	798	√	√
Massel Gourmet Plus Liquid Stock Chicken Style Salt Reduced	0.45	600	√	√
Moredough Kitchens Premium Chicken Stock	3.40	750	√	
Woolworths Select Chicken Stock	0.72	1200		
STOCK CUBES				
Chefs' Cupboard Chicken Flavour Stock Cubes (ALDI)	0.09	935	√	√
Continental Chicken Style Stock Cubes	0.12	900		
Knorr Chicken Stock Cubes	0.29	806		
Maggi Chicken Stock Cubes	0.13	1130		
Massel 7's Chicken Style Stock Cubes	0.07	970		√
Massel Ultracube Chicken Style	0.13	840	√	√
Massel Ultracube Chicken Style Salt Reduced	0.13	635	√	√
OXO Chicken Stock Cubes	0.16	900		
Star Chicken Bouillon Cubes	0.17	930		
STOCK POWDER				
Chefs' Cupboard Chicken Flavour Stock Powder (ALDI)	0.07	635	√	√
Continental Chicken Powdered Stock	0.11	950		
Continental Chicken Powdered Stock Salt Reduced	0.11	638		
Maggi Chicken Stock Powder	0.11	838		
Massel Chicken Style Stock Powder	0.04	558	√	√
Vegeta Chicken Stock Powder	0.05	535	√	

USING THE TABLE
Price Based on prices we paid in Sydney in June and July 2009. Sizes vary, so for ease of comparison we have calculated the price per 250mL (cup) serve. For cubes and powders, this is when made up as directed.
Sodium For cubes and powders, this is when made up as directed.

< The other liquid stocks, although cheaper, are reconstituted – a fact only Woolworths Select reveals on its carton, albeit in fine print in the ingredients list – so a portion of what you're paying for is added water. Campbell's and Gravox stocks are reconstituted from a liquid concentrate, and Woolworths Select is reconstituted from liquid and powder. But Chef's Cupboard and Massel liquid stocks are simply reconstituted powders – even further removed from what you'd make at home.

Be wary of descriptions such as "real" and "natural" on the label, as these marketing terms aren't regulated and are open to interpretation. Many packaged liquid stocks contain ingredients you won't find in the average home pantry, such as vegetable protein extracts and powders, dehydrated vegetables, maltodextrin and flavours – ingredients not everyone would consider "natural".

On a positive note, liquid stocks will appeal if you want to avoid additives. None of those we looked at contain the flavour enhancers (such as MSG) common to cubes and powders and, generally, liquid stocks contain fewer additives. Of the reconstituted liquid stocks, Gravox Real Chicken Stock Salt Reduced is the best option: it's free of additives, contains the fewest processed ingredients and has the least salt. And, unlike some chicken stocks, it actually contains chicken.

Animal, vegetable or miracle

CHOICE's hunt for chicken as an ingredient in stock proved elusive. This may seem strange given the labels say "chicken stock", but only 16 of the 25 stocks we looked at contain animal products. Generally, if the product name has the word "style" or "flavour", it's made using flavours rather than actual chicken. This might seem good for vegetarians, but the catch is these flavours may still be derived from animal products and you often can't tell from the label.

The chicken flavour of both Chefs' Cupboard (ALDI) and Massel stock is produced without animal products. The flavours in Continental Chicken Style Stock Cubes, however, aren't suitable for vegetarians, according to the manufacturer. "Natural", "nature-identical" and "artificial" flavouring substances are officially classified as additives, but don't have additive code numbers and may be labelled as "flavouring" or "flavour". According to Food Standards Australia New Zealand, the vast array of flavourings permitted in food means it wouldn't be feasible to list them individually. So the only way to be sure if the flavour in a product has animal content is to contact the manufacturer.

Other stock derivatives

If price is the most important factor when buying stock, cubes and powders are the cheapest options, with some costing less than 10c per 250mL serve (see the table). Be aware, however, that they're more likely to contain

additives – colours and flavour enhancers, in particular – some of which you may be keen to avoid (see What Additives Are What?, page 17).

For a lower-salt stock with flavour unaided by enhancers, Massel's Chicken Style Stock Powder and Ultracube Chicken Style Salt Reduced are good options. If actual chicken is a key requirement, Maggi Chicken Stock Powder is your best bet.

The cubes and powders category is home to the one product on test that's perhaps furthest removed from homemade: Star Chicken Bouillon Cubes. Its ingredient list reads like a chemistry experiment: iodised salt, palm oil, flavour enhancer (MSG), hydrolysed vegetable protein, dehydrated onion, artificial flavours, mechanically separated dehydrated chicken meat and so on.

Lower salt options

For a stock with minimal impact on your daily salt intake, you can't go past Maggie Beer Chicken Stock. It contains only 73mg sodium per 250mL and meets the requirement of a "low-salt" product, according to Food Standards Australia New Zealand's Code of Practice. A significantly cheaper option is Gravox Real Chicken Stock Salt Reduced.

If you want a lower-salt stock, don't be guided solely by "salt-reduced" claims. Campbell's Real Stock Chicken Salt Reduced may have less salt than its regular equivalent, but still packs a saltier punch than eight others (including cubes and powder versions when made up as directed), half of which don't carry a salt-reduced claim.

Campbell's Real Stock, Woolworths Select and Maggi stock cubes are the saltiest on test. Food made with one cup (250mL) of these gives you substantially more than the adult daily sodium requirement of 920mg. ■

RECIPE

Homemade chicken stock

INGREDIENTS

500g chicken pieces
3.5L cold water
1 onion, halved (no need to peel)
1 carrot, halved
1 bay leaf
1 teaspoon white peppercorns
Parsley, including stalks

METHOD

Place all ingredients in a large (5L) stockpot. Bring to the boil slowly, reduce heat and simmer, covered, for two hours or more. Strain, discarding the meat and vegetables. Pour into different sized containers, cool and refrigerate or freeze, leaving the fat on top to seal. Makes about 2.5L. **COST** 37c/250mL.

Don't be guided solely by 'salt-reduced' claims – some with the least salt don't claim this.

WHAT TO BUY

Best value liquid stock / Best lower-salt stock
Gravox Real Chicken Stock Salt Reduced

Best value stock powder
Maggi Chicken Stock Powder

Closest to homemade stock
Maggie Beer Chicken Stock

NUTSHELL

>> Knowing which defences commonly work will increase your chances of successfully contesting speed camera and parking fines.

>> Procedures to appeal against fines vary from state to state, but all require comprehensive documentation.

STORY TANYA FONG

Far from fine

Ever wondered how to contest unjust parking and speed camera fines? CHOICE tells you how.

If you've copped a parking fine you believed was unfair but weren't sure how to put up a case or whether it was worth the effort, take heart. Although just 10% of the 1.6 million parking fines issued in Victoria between July 2007 and June 2008 were contested, 45% of these cases were successful. CHOICE found almost 30% of the 80,132 parking fine appeals received by the NSW Treasury's Office of State Revenue were successful, avoiding fines of $3.3 million in the financial year ending 30 June 2009.

While the primary purpose of speeding camera fines is to reduce accidents and injury, you may have grounds for challenging them. CHOICE finds out which speeding and parking defences commonly succeed and how to go about your appeal.

Park and pay

According to the Australian Road Rules – the regulations that underpin road regulations in each state and territory – at least 100 different parking offences could land you a ticket. Common ones include parking without paying a meter fee, overstaying your allotted time in a parking spot and parking in residential or accessible parking areas without valid permits.

The grounds for contesting parking tickets differ with the offence. Common defences include faulty parking meters, a time-restriction signpost that was difficult to see, or, quite simply, blatant errors made by the parking officer in issuing the ticket. You can also appeal on grounds of exceptional circumstances, which includes medical emergencies. However, according to one council spokesperson, appeals that don't demonstrate exceptional circumstances – and generally don't succeed – include; "I forgot to check the sign", "my appointment ran over time", "it was raining", "I was in a hurry" or "I do not live in the area".

If you believe you have been unfairly hit with a parking fine, you have three options: pay up, appeal to the authority whose parking warden issued the fine, or contest your case in court. In deciding whether you should bother appealing, first weigh up the cost involved. In Victoria, parking fines range between $23 for lower-level offences, such as parking your vehicle for longer than permitted, to a maximum of $117 for parking in a handicapped spot. For similar offences in NSW, the range is between $81 and $405, while the range is between $21 and $245 in SA. If you choose to appear in court instead of appealing to the council first, factor in the time you'll need to take off work, as you cannot submit your case online to the local courts as you can in the UK, where a national government body deals with fine appeals rejected by the councils.

Capture as much evidence as you can in your defence.

Fine scene investigation

Whether you choose to appeal to a council or go to court, collect as much evidence as you can in your defence. When CHOICE extended a call-out to

BEWARE THE NET

As in the UK and US, some companies here claim they can help you get out of paying parking or speeding fines. Typically found on the net, they try to sell you documents and books to help you avoid the fine. Before parting with any cash, find out what they claim to offer that you cannot do yourself. Your best bet is to look up the council, police and department of justice websites – they offer parking and speeding review guidelines as well as answers to frequently asked questions that will help in your appeal.

DID YOU KNOW?

FOI request

A Freedom of Information (FOI) request to a council gives you access to their documents. Through FOI you can obtain a parking warden's notes, which may contain information that helps with your appeal.

In NSW, for example, the parking ticket issued to you is "Part C" (printed at the left top left-hand corner of your parking ticket) of a parking penalty. By asking for "Part A" of the penalty notice – the parking warden's notes – you can verify if the information recorded was accurate.

If your penalty notice (Part C) states that a photo of your vehicle was taken, you can also ask to see the photo.

You can also do this in Adelaide through FOI, although a parking penalty issued there is called an "expiation notice". It may be in the form of docket printed from a parking warden's handheld electronic machine, rather than hand written.

Before March this year, you had to pay at least $30 for an FOI request. However, the federal government's overhaul of the Freedom of Information Act now provides consumers with free access to their own information.

If you believe you've been unfairly issued a parking fine, you can choose to pay up, appeal or contest your case in court.

members to tell us how they'd successfully contested their parking fines, we received more than 60 responses. Many told us of blatant mistakes made by parking wardens who issued notices when no offence was committed or issued a ticket for the wrong offence. Most cases had one thing in common: those who thought they were unjustly fined made sure they gathered as much information as possible at the scene of the "crime" (see Mitigating Circumstances, page 22).

Building up evidence increases your chance of winning your appeal. For example, taking a photo of your car and capturing the immediate area around it may help you dispute a ticket. When CHOICE member Helen received a $170 fine one Sunday afternoon for parking in a bus zone in Circular Quay, Sydney, she wrote down the parking meter ID and took photos of street signs that showed the bus zone only operated Monday to Friday, and won her case when she submitted this to the authorities to contest the fine.

Another CHOICE member, Kathryn, was booked for parking in a taxi zone. Her fine was waived on grounds that the zone was not visibly marked on the ground, as it could not be seen when entering or leaving the parking bay. For additional evidence, you can also request a parking officer's notes (see Did You Know? above).

Appeal avenues

Many councils allow parking ticket appeals to be made online, so check the relevant council website for details. An online penalty review form may help save you time manually writing out and posting a long explanation.

In most states, you have 28 days to pay or appeal. If you lodge your appeal after this time you may be slapped with extra penalty fees. The appeal may take months.

In Victoria, under the Infringements Act you can only apply for review of a fine once per fine, and the council may take up to 90 days deciding whether to accept or reject your submission. At this point, before a decision is made, you still have the right to have your case heard in a magistrate's court. The appeal process is broadly similar in other states, including Queensland, SA and WA.

Only NSW has a different system. First, you only have 21 days to appeal. Secondly, instead of approaching your council to dispute the fine, you have to contact the NSW Treasury's State Debt Recovery Office (SDRO), the central agency for processing all traffic fines and appeals. You can download appeal forms from its website (www.sdro.nsw.gov.au), but you need to send the forms, along with your evidence, to SDRO by post as you cannot submit your case online. There is no limit to the number of times you can appeal to the SDRO. If your appeal is accepted, you'll get a "caution" or "no-action" letter, which means your fine has been waived. A caution means the fine was issued correctly and an offence did occur, but your evidence has been taken into account. No action means there was insufficient evidence to prove an offence was committed or that an error was made in issuing the offence. You can still opt to contest your case in court if your appeal is rejected, but you must appear in person.

When NSW CHOICE member Elisabeth received a fine for parking too close to a corner on a street across the road from their Bondi Beach flat, they looked up the regulation, measured the distance of their car from the kerb and found they were legally parked. "We wrote a letter to the authority politely disputing the fine and they revoked it. We also took a photo of the carwhere it was parked, but we did not need to produce it." >

If you do choose to appeal a fine in court and lose, you may have to pay the fine as well as court and council costs.

CASE STUDY

Mitigating circumstances

When Brisbane CHOICE member Lorraine (pictured) was fined for not displaying a parking ticket, she took photos of the area to prove there were no meters in sight and that the one she eventually found nearby had no signage on it. She disputed the fine and won. Here is a checklist of the ways our members won their appeals.

Penalty notice The offence regulation code did not match its title. Check the make and registration number matches your vehicle.

Parking signs Are they visible from where you were parked or were they covered by a tree or other structure?

Road markings Are the bay markings clear and visible?

Lack of parking signs/markings Are there signs or markings that should be there for the offence you were booked for (such as a "no stopping" sign that wasn't there when you were fined)?

Parking meters Was the parking meter faulty? Was there a phone number you could call to report the faulty meter?

Parking tickets Do you have your original tickets to show you paid or did not stay too long in the space?

Medical emergency or vehicle breakdown Do you have evidence or witnesses to verify that circumstances caused you to commit the parking offence?

Courting justice

< Going to court gives you the opportunity to defend your case in front of a magistrate, provided you're prepared to take a day off work to attend. The procedure generally starts with letting the relevant authority know you intend to contest the case. The authority contacts a magistrate's court, which in turn lets you know the time and date of your appearance.

You will have to prepare supporting evidence to produce in court (see Mitgating Circumstances, above). Expect council representatives in court to dispute your defence. If you convince the magistrate the fine was unfairly or mistakenly issued, your fine will be waived. If you lose, however, you may have to pay the fine as well as the costs to the court and the council that issued the fine.

When CHOICE member Mark was mistakenly issued with a fine for parking his motorbike without a residential permit, he decided to appeal. "I had to appear in court as I received a summons to do so even though I had explained my case to the council," says Mark. "The case against me was dropped when I produced my permit in court and when representatives from the council admitted they had no records of my case."

Check that parking signs are visible from where you park.

Watch your speed

Fixed speed cameras are usually located in black spots (areas that have recorded a high number of crashes and fatalities) to help prevent road accidents. In NSW alone, more than 140 people died while more than 4000 were injured in 2007 because of speeding.

CHOICE does not dispute the need for speed cameras. While they generate speed fines worth millions of dollars in revenue, they also help reduce the number of deaths and injuries on the roads. When we asked members to nominate their city's most active speed cameras, Victorians singled out the speed camera at the intersection of Greythorn and Doncaster roads in Balwyn North, which is near the bottom of a hill in a 60km/h zone. Similar cameras at the corner of Mont Albert and Union roads in Surrey Hills, and Gallaghers Road in Glen Waverley, were also mentioned.

Motorists in NSW nominated fixed digital speed cameras in Sydney's Cleveland Street, between Anzac

SPEED LIMITS & FINES (LIGHT VEHICLES)

	DEFAULT SPEED LIMITS (km/h)			LOWEST SPEEDING FINES			SECOND-LOWEST SPEEDING FINE			HIGHEST SPEEDING FINE		
STATE/ TERRITORY	Built-up areas (except where otherwise indicated)	School zones	Outside built-up areas	Over speed limit (km/h)	Demerit points	Fine	Over speed limit (km/h)	Demerit points	Fine	Over speed limit (km/h)	Demerit points	Fine
ACT	50	40	100	Less than 15	1	$143	15-29	3	$223	45 or more	6	$1647
NSW	50	40	100 (A)	Not more than 10	1	$84	11-19	3	$197	More than 45	6	$1744
NT	50 - 60	40	110 (B)	15 or less	1	$100	16-30	3	$200	45 or more	6	$500
QUEENSLAND	50	40	100	Less than 13	1	$133	13-20	3	$200	More than 40	8	$933 and six months' suspension
SA	50	25	100 (A)	Less than 15	1	$190	15-29	3	$302	45 or more	6	$564
TASMANIA	50	40	100 (A)	Less than 10	1	$50	10-14	1	$80	45 or more	6	$400
VICTORIA	50	40	100 (A)	Less than 10	1	$146	10-24	3	$234	45 or more	8	$502
WA	50	40	110	Less than 9	0	$75	10-19	2	$150	More than 40	7	$1000 or nine months' jail

TABLE NOTES (A) 110km/h speed limit applies on certain roads. **(B)** 130km/h speed limit applies on certain roads.

Any decision made regarding a speed camera fine may depend on how fast you were going, your driving record and other extenuating factors.

Parade and South Dowling Street. Motorists travelling at 70km/h or 60km/h on these roads respectively must slow down to 50km/h (40km/h during school hours) as they turn into the the Cleveland Street stretch, while motorists travelling along Cleveland Street have to reduce their speed from 50km/h for this one block. Both cameras there issued a total of 105,000 speed penalty tickets worth $10.5 million in fines between March 2007 and June 2009 – the highest compared with all other fixed digital speed cameras in NSW.

CHOICE found that of the almost 69,400 speeding notices issued for the Cleveland Street hot spot last financial year in "out of school period" (when the speed limit is 50km/h for this one block), 93% were for vehicles travelling less than 15km/h (since changed to 10km/h)over the limit.

So, the cameras are doing their job: according to the NSW Roads and Traffic Authority, three years before these two cameras in Cleveland Street were installed in 2007, there were 17 crashes and 12 injuries along this stretch of road, which has a large high school student pedestrian volume. But between November 2007 and June 2008, there was only one crash and no injuries.

Extenuating circumstances

If you receive a speed camera fine, you may be able to get away with a caution. You can submit an appeal to the police or road authority in your state for the penalty to be withdrawn, or contest your case in court. But any decision will depend on how fast you were going, your driving record and other circumstances, such as if you were rushing because of an emergency.

The circumstances under which a caution can be granted differ from state to state. In NSW, for example, if you have a clear driving record for 10 years, did not exceed the speed limit by more than 30km/h and the offence did not happen in a school zone where speed is restricted during school hours, you may submit an appeal to the SDRO. Of the 27,570 fixed speed camera fine appeals the SDRO received between July 2008 and June 2009, close to 30% succeeded. In Victoria, you can appeal for an official warning and have your fine waived if you exceeded the speed limit by less than 10 km/h, have held a clear driving record for the past two years and admit to the offence. But in Adelaide, a good driving record is not a basis for an appeal if you have been caught speeding. When appealing against speed cameras, keep in mind you will still receive demerit points (see table, above) even if your fine is waived. ■

STORY KATE BROWNE

Shaky foundations

Mineral foundations aren't quite as natural or miraculous as marketers would have you believe.

NUTSHELL

>> Mineral foundations promise a fresh, natural look and a product that's good for your skin. CHOICE trialled 14, from budget to premium.

>> Many mineral foundations don't deliver the benefits promised. Some also contain potentially dangerous nanoparticles.

For anyone who wears foundation, the benefits of mineral foundations sound like a dream. Far from clogging your pores or being bad for your complexion, this new breed of make-up claims to be so gentle you can sleep in it. Some brands even claim using it will improve your skin.

Despite having been around since the 1970s, mineral make-up is having its 15 minutes of fame right now. Capitalising on what seems to be the public's passion for all things natural, most major cosmetic brands have launched a line of mineral foundations over recent years and are selling them from department stores to supermarkets.

When CHOICE set out to investigate mineral foundations, we were primarily interested in seeing how this heavily hyped make-up compared with more traditional counterparts. However, we discovered there is a whole lot more to mineral make-up than we initially thought.

How is mineral foundation different?

Mineral foundation is marketed as a more natural alternative to other foundations such as liquid and pressed powders. The biggest difference is that it usually contains finely crushed, naturally occurring minerals. Most come in loose powder form and are applied using a special brush.

To apply, after tapping the container to loosen the powder, you dip the brush into it, knocking off any excess, and brush the foundation over your face. The idea is to gradually build up to the desired level of coverage layer by layer, buffing the powder into the skin. For extra coverage under the eyes or on blemishes, additional foundation can be applied with the fingertips and blended in. It's a radical departure from the usual quick application of liquid, sticks or pressed powder bases with fingertips or a sponge. Although a little more complicated and messy, the claims you'll be improving your skin and appearance make the extra effort seem worth it – who wouldn't want to use make-up that's good for your skin?

Is it really natural?

Even though it's claimed mineral foundation has many marvellous qualities, including being great for improving acne, moisturising skin and not clogging pores, dermatologist Philip Artemi says none of these claims are true. "Mineral make-up isn't anything but an alternative kind of make-up, nothing more," he says, arguing it does not have a therapeutic effect. As a cosmetic, mineral foundation cannot make any therapeutic claims.

As for being more natural than other kinds of make-up, again mineral foundation fails to live up to its claims. Most of the mineral ingredients naturally contain traces of toxic impurities and require processing to remove them. As ingredients undergo chemical processes and purification to render them safe for cosmetic use, it's quite a stretch to define them as "natural", say the experts CHOICE contacted.

Are all mineral make-ups created equal?

There are no regulations that define mineral make-up. Currently, any product can be labelled mineral make-up if it contains any mineral as a primary ingredient, even if it contains a whole host of synthetic >

USER TRIAL

We asked 29 women of varying ages to trial 14 different brands of mineral foundation, ranging in price from budget to premium. Each person tried eight different brands and used each one for three consecutive days. On the third day, trialists filled in a survey, rating each foundation on areas such as coverage, ease of application, use of using the brush and appearance.

Six of the 14 products are sold with the brush included. The rest, mainly the premium brands, recommend you buy their branded brush separately to get the best results. Brushes range in price from $14.95 to $88, so the up-sell can often double the price – something worth factoring in if you're otherwise sold on a product.

Overall, our trialists rated Elizabeth Arden Pure Finish Mineral Powder Foundation as most effective in providing adequate coverage. It was also the brand most trialists said they would be "somewhat likely" to purchase again.

All foundations scored 80% on average for ease of removal, although it's likely this is because they don't stay on very long in the first place, with trialists reporting most foundation lasted five to eight hours.

Mineral foundations fail to live up to their claims that they are more natural than other kinds of make-up.

WHAT TO BUY

Top two

These two products rated highest with our trialists, but are among the most expensive. Their smorgasbord of ingredients includes not only preservatives and oils but also bismuth oxychloride. In fact, both contain similar ingredients to traditional liquid foundations, while Elizabeth Arden also contains nanoparticles. So if you're thinking about using mineral foundation to avoid the added extras, you might want to give these two brands a miss.

Au naturel

If you want to try mineral foundation and avoid a long list of ingredients, preservatives and bismuth oxychloride, this product keeps things simple and still rated well with our trialists.

ELIZABETH ARDEN PURE FINISH MINERAL POWDER FOUNDATION

Trialists' comments

- "Provided very effective coverage."
- "Really liked the brush and how it shaves off the foundation when you twist the cap."
- "Felt like I wasn't wearing any foundation. Had feedback on how good my skin looked!"
- "Very easy to get a controlled amount of powder into the container."

MAC MINERALIZE FOUNDATION LOOSE

Trialists' comments

- "Very easy to apply and had good coverage."
- "Smooth, great finish, natural looking."
- "Design of the container made it easy to shake up the right amount of product."

NUDE BY NATURE NATURAL MINERAL COVER

This product stands out as being the most affordable among those that performed well, retailing at $39.95 for 15g and its brush, bought separately for $14.95, ranked among the best on trial.

Trialists' comments

- "Good at covering uneven skin colour."
- "I loved this product ... the make-up felt good on my skin."

CALL TO ACTION

If you have concerns about nanoparticles in make-up and want to avoid them, head to www.choice.com.au/chemicals for more information and advice on how to take action. Check the nano-free brands we've identified in the table, opposite, or contact the manufacturer.

NANOPARTICLES AND MINERAL MAKE-UP

One issue that concerned CHOICE about applying mineral foundation was the amount inevitably inhaled when you're dealing with loose powder and a large brush designed to be swept around the face. Trialists joked about the dust clouds and complained about it getting into the eyes, nostrils and mouth.

Nanoparticles are now used in many Australian sunscreens and cosmetics, including mineral foundation, yet research is lagging dangerously behind the rapid pace of its uptake. CHOICE struggled to find any conclusive findings on the proven safety of inhaling nanoparticles, although some experts we spoke to expressed concern that there is still not enough known about the long-term effects of this very new technology. What's more, there is currently no legal requirement for information on nanoparticles to be included on the label of cosmetics and sunscreens, so it's impossible to know what you're getting, short of contacting the manufacturer.

In cosmetics, larger titanium dioxide and zinc oxide particles are white and opaque, but become transparent when ground down to nanoparticles of 10 microns or less in size, making them perfect for use in make-up. Some studies have shown that titanium dioxide and zinc oxide nanoparticles commonly used in sunscreens and cosmetics can produce free radicals, damage DNA and cause cell toxicity, especially when exposed to UV light. This is of particular concern if the nanoparticles can reach beyond the skin's surface (if the skin is broken) or, in the case of loose mineral powders, the particles are inhaled while being applied and deposit in the nasal cavity and lungs.

CHOICE asked the manufacturers of all 14 brands of mineral foundations if they use nanoparticles in their products. Only The Body Shop and Elizabeth Arden say they currently use nanoparticles in their products.

A spokesperson for Kim Carr, Minister for Innovation, Industry, Science and Research, says the government is committed to examining the regulations and procedures surrounding the safe handling of nanomaterials. But there is increasing concern regulation hasn't kept pace with the technological advances in the field of nanotechnology.

CHOICE wants the use of nanotechnology in Australia to be evidence based. There should also be mandatory product labelling to ensure consumers and workers know when they are using goods produced with nanotechnology. For more information on our campaign, see page 65.

< ingredients as well. Generally, most mineral foundations contain the same core ingredients – titanium dioxide, zinc oxide, mica and iron oxides – and some will contain bismuth oxychloride and talc.

The experts CHOICE spoke to also said that many cosmetic manufacturers add a number of so-called "therapeutic" ingredients such as vitamins A, B and E, green tea, antioxidants and aloe vera, which sound great but are usually in such small quantities they will have no real benefit to the user.

It's a personal choice

For consumers who wish to avoid all these added extras, cosmetic chemist and pharmacist Tina Aspres recommends checking the ingredients on the package. Her first rule of thumb is to look for a product with as few ingredients as possible. The products CHOICE trialled (see table, opposite) contained anything from five ingredients up to 30.

Aspres also suggests looking for a product that is fragrance-free, doesn't contain parabens or other preservatives, and doesn't include bismuth oxychloride. After that, she says it's a case of trial and error to see what looks best on your complexion. "Some people with oily skin find that the mineral powders darken in patches on their skin, while other people find it quite drying," she says. "Some people love the light coverage it gives and the way it feels. It all comes down to personal preference."

Itchy and scratchy

While they can't work the magic on skin marketers would have us believe, Artemi does concede that mineral foundations may appeal to people with skin conditions such as rosacea, acne and eczema. He says the simpler mineral make-ups – those that contain only a handful of ingredients, as well as being fragrance- and preservative-free – are likely to be less irritating.

However, using mineral foundation is not a guarantee your skin won't be irritated. The usual irritants in most foundations are fillers, parabens and fragrance. Most mineral foundations are preservative- and/or fragrance-free, but many still contain allergenic fillers such as bismuth oxychloride.

Bismuth oxychloride is an ingredient we found in 10 of the 14 products trialled. Our trialists reported 21 cases of skin irritation and 11 cases of eye irritation when using several different brands, most of which contained bismuth oxychloride.

Bismuth oxychloride is a very common and popular ingredient in cosmetics; it's used to add bulk as well as giving a visible sheen that camouflages lines, wrinkles

PRODUCT	SCORES						SPECIFICATIONS					
Brand (in rank order; number of trialists in brackets)	**Overall score (%)**	**Coverage score (%)**	**Ease of application score (%)**	**Concealing blemishes score (%)**	**Appearance on skin score (%)**	**Ease of using brush score (%)**	**SPF rating**	**Contains nanoparticles**	**Product price per 10g ($)**	**Product price ($)**	**Brush price ($)**	**Total ($, product & brush)**
Elizabeth Arden Pure Finish Mineral Powder Foundation (13)	80	80	90	70	90	90	20	✓	78.05	65.00	50.00	115.00
MAC Mineralize Foundation Loose (15)	80	70	80	70	80	90	15		65.90	56.00	88.00	144.00
bareMinerals i.d. Mineral Foundation (14)	70	70	70	70	70	70	15		82.30	74.05	48.40	122.45
Laura Mercier Mineral Powder (14)	70	70	80	70	70	80	15		67.70	65.00	60.00	125.00
L'Oreal Paris True Match Minerals (13)	70	70	60	70	70	60	15		34.25	34.25	Included	34.25
Nude by Nature Natural Mineral Cover (13)	70	70	70	60	70	80	ns		26.65	39.95	14.95	54.90
Prestige Skin Loving Minerals Gentle Finish Mineral Powder Foundation (15)	70	70	80	70	70	80	ns		31.05	27.95	27.95	55.90
Bloom Pure Mineral Powder Foundation (14)	60	60	70	50	60	70	ns		116.65	35.00	35.00	70.00
Maybelline NY Mineral Power Powder Foundation (12)	60	60	60	60	50	60	ns		28.00	22.40	Included	22.40
Natio Mineral Loose Foundation (15)	60	60	60	50	60	60	ns		19.95	19.95	Included	19.95
Revlon ColorStay Mineral Foundation (12)	60	70	60	60	70	60	10		37.30	36.95	Included	36.95
The Body Shop Nature's Minerals Foundation (12)	60	60	60	50	60	70	25	✓	79.90	39.95	32.95	72.90
Max Factor Natural Minerals Foundation (14)	50	60	50	50	50	60	ns		34.90	34.90	Included	34.90
Rimmel London Lasting Finish Minerals Loose Powder Foundation (15)	50	60	50	50	60	40	ns		30.60	19.90	Included	19.90

USING THE TABLE Scores Rounded to the nearest 10%. The overall score is rounded to the nearest 10% after being calculated from raw data. Overall score comprises: Coverage 40%; Ease of application 30%; Concealing blemishes 10%; Appearance 10%; Ease of using brush 10%. **TABLE NOTES ns** Not stated. **Price** Average price we paid, April 2009, rounded to the nearest 5c.

and minor discolorations. It also gives the product a silky, luxurious feel. On the downside, bismuth oxychloride is a totally synthetic ingredient, a by-product of lead, tin and copper refining, which is further refined and combined with water and chloride.

CHOICE VERDICT

Despite the hype, mineral make-up doesn't improve your skin, nor can it be considered a "natural" alternative to other types of foundations – it is simply an alternative.

If you have sensitive skin, look for a mineral make-up that doesn't contain fragrance, preservatives or bismuth oxychloride and lists only a handful of ingredients. Check the ingredients, which by law will be listed in order of quantity from largest to smallest either on the bottle, the packaging or should be available at the point of sale. ■

DID YOU KNOW?

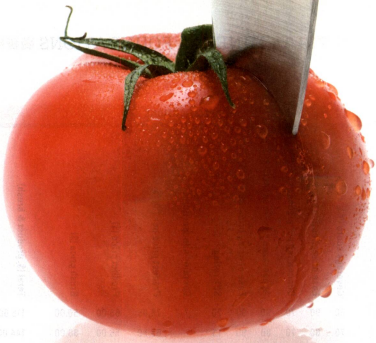
Who regulates cosmetics?

The National Industrial Chemicals Notification and Assessment Scheme (NICNAS), a division of the Department of Health and Ageing regulates the ingredients in cosmetics. Its role is to assess the safety of chemicals new to Australia, and existing chemicals if reason for concern arises.

Anyone importing or manufacturing cosmetic ingredients or products must be registered with NICNAS. Products must comply with certain legislative requirements, including labelling of ingredients, which is overseen by the Australian Competition & Consumer Commission.

CHOICE ONLINE

To tell us about your experiences with mineral foundation, go to www.choice.com.au/mineralfoundation. To read our submission to the government's nanotechnology strategy, go to www.choice.com.au/chemicals.



STORY DAVID OAKENFULL

Tomato relish

Today's tomatoes can tempt with their texture and taste. CHOICE discovers some delicious varieties to look out for – and how to pick them.

NUTSHELL

>> Even tomatoes that look good can be hard and tasteless, but there are now more varieties with good flavour in the shops.
>> For the best tomatoes, look for an even, rich red colour, and if possible give them a sniff – a strong aroma means a tasty tomato.

If you grow your own tomatoes, you'll know how delicious they can taste, especially if they're one of the older heritage varieties. But all too often tomatoes you find at the supermarket are as hard and as tasty as cricket balls. What's gone wrong?

Most tomatoes come from varieties that were bred to suit the growers and supermarkets, with little consideration given to eating quality. And to reduce losses in distribution, they are often picked green, then artificially ripened, so any flavour they might have had fails to develop. But consumers can strike back. Provided you know what to look for, there are still some tasty tomatoes to be found, even in the major supermarkets. Leave the rest to rot – someone will eventually get the message.

More science, less flavour

Tomatoes changed dramatically in the 1950s when scientists at the University of California applied detailed knowledge of plant breeding to develop a hardy, tough-skinned tomato that could be harvested by machines and stand up to travelling over long distances. Other factors considered in developing commercial varieties have been consistent shape and size, disease and pest resistance, and the ability to be picked before they are fully ripe. Flavour has been left out of the equation, so most commercial varieties lack critical genes that influence sweetness and aroma. However, some plant breeders are now working on restoring flavour to tomatoes.

TOMATOES FEEL THE COLD

Tomatoes originally came from a warm climate, so they can be damaged by temperatures below about 13°C. They lose flavour if stored in the fridge, so it's better to store them in a fruit bowl, at least until they're fully ripe. In very warm weather, ripe tomatoes last longer in the fridge, but keep them in the warmest part (usually the crisper).

Tomato trail

Tomatoes are a fruit, but we treat them as a vegetable. Ripe tomatoes have an unusually large amount of savoury glutamate (a natural form of the flavour enhancer MSG), so they complement the flavour of meat and add richness and complexity to other food flavours. They're grown either on the ground as bush tomatoes or on trellises, in the open or in greenhouses. Greenhouse tomatoes are usually hydroponic, where the tomatoes grow in a controlled nutrient solution. (Studies show that hydroponic tomatoes are no less tasty than tomatoes grown in soil.)

About 75% of Australian tomatoes are produced in Queensland, where they grow year round. In the Bowen region they're harvested from May to early November, while in Bundaberg they can be harvested for most of the year. In summer they're also produced in NSW and Victoria. Western Australia is self-sufficient, relying on winter tomatoes from Geraldton and Carnarvon and summer ones from the Perth area. So, depending on where you live, tomatoes can be well-travelled by the time you eat them. Not surprisingly, it can take 10 days or longer from when tomatoes are picked to when they arrive at your supermarket – and they can be there a few days more before you actually buy and eat them. All this time they're losing flavour.

Another reason for poor flavour is that tomatoes are often picked green to make them easier to transport. Then, before sale, they're placed in ripening rooms where they are exposed to ethylene gas. This imitates some of the changes that occur during ripening but, because the sugars and flavour compounds that make tomatoes taste good come only from the vine, they don't develop their full flavour.

Farmers' markets are a good source of tasty tomatoes, as chances are you're buying directly from the grower and the tomatoes are fresh and have ripened on the vine. But it pays to ask the person you're buying from because, as CHOICE previously found (April 2008), not all markets are true farmers' markets.

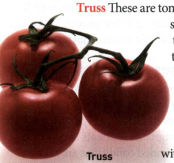
Tomato varieties

Grape

Some types and varieties of tomato are tastier than others, but even the cheapest "field" tomatoes can have some flavour. In general, look for an even, rich red colour – and check that they're soft, without being overripe. The smaller cherry and grape tomatoes are often tastier because they're likely to have ripened longer on the vine. Furthermore, they're often sold in plastic trays with a brand name, so if you like them it's easy to buy them again. It's worth looking for branded varieties, such as Perfection Fresh, that offer a range of tomato varieties specially developed for good flavour. And do what you'll see consumers do so often in markets in France and Italy – pick a tomato up and give it a good sniff. If it doesn't have a rich aroma it won't have much flavour.

Field These are the basic round tomatoes you see in most supermarkets and fruit shops. The trade description is "gourmet tomatoes" – a creative term you may have seen at Woolworths – yet they're usually the cheapest tomatoes, and ironically are also likely to have the least flavour. Their thick skins make it easy for growers to mechanise harvesting and packing, and they're likely to be picked green. Don't be put off by small blemishes, but an uneven colour indicates the tomatoes were picked too green to ripen properly and will have little flavour.

Vine-ripened tomatoes should have been ripened to full maturity on the plant, rather than picked green, implying they have better flavour. Unfortunately, tomatoes lose flavour from the moment they're picked – vine-ripened or not. The only way you can tell is from their aroma, but these tomatoes should have more flavour than tomatoes artificially ripened.


Truss

Truss These are tomatoes still attached to a section of vine, and again the implication is that they taste better because they look like they've been ripened on the vine. But they can also be picked green or only half-ripe and ripened with ethylene before sale, so the flavour is not necessarily that good. Don't buy them unless the truss is really green; not brown or withered. This can be a problem when truss tomatoes are displayed in the open. They keep better in a plastic bag, which prevents the truss from drying out.

Roma These are egg-shaped tomatoes, not a specific variety. They're usually redder and softer than field tomatoes, and sometimes taste better. But they're often picked before they're fully ripe and artificially ripened with ethylene gas before sale, so they're not always as tasty as they could be.

HEALTH BENEFITS

Tomatoes are rich in vitamin C and the standard red varieties give us an excellent dose of the antioxidant lycopene. People whose diet is rich in tomatoes appear to have a lower risk of certain types of cancer, especially of the prostate, lung and stomach. Most studies have focused on prostate cancer, the third most common cause of death in Australian men. Tomatoes are the most concentrated food source of lycopene, which provides the red colour (other sources are apricots, guavas, watermelon, pawpaw and pink grapefruit). But tomatoes also contain other antioxidants, and studies have shown that eating tomatoes offers better protection against prostate cancer than taking lycopene supplements.

Raw tomatoes, however, may not be the best source of the healthy antioxidants. We absorb a much higher proportion of the tomato's lycopene when it's cooked, especially with a little fat or oil.

Cherry These small round tomatoes are expensive because they're labour-intensive to produce and harvest. They can be tasty when produced by small local growers who let them ripen longer before picking and sell them fresh.

Grape are like cherry tomatoes, but, as the name suggests, shaped more like a grape. Again, there are several varieties and they can taste delicious if fresh and picked close to maturity. They're often tastier than cherry tomatoes.

Kumato These black-skinned tomatoes are more expensive but worth buying for their flavour. Tomatoes appear in a range of colours in the wild, and Kumato are part of a trend towards different coloured tomatoes that started in California in the 1990s. There's also a heritage variety called Russian Black that has been in Australia for about 100 years, but has only recently been grown commercially.

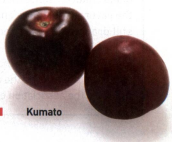
DID YOU KNOW?

The tomato is the official state fruit of Ohio, US, and tomato juice the official state drink.

Organic tomatoes

A recent study released by the UK Food Standards Agency found no real difference between the nutritional value of organically and conventionally grown fruit and vegetables. Another recent study specifically of tomatoes found no differences in the levels of antioxidants such as lycopene and vitamin C. That said, however, organic tomatoes should be free from pesticides (tomatoes are subject to insect pests and attack from fungal infections so they're among the products more likely to contain pesticide residues). And, while there's no guarantee, organic tomatoes are more likely to taste better than conventionally grown ones – but not just because they're organic.

Organic tomatoes are more likely to be produced closer to where you buy them, so there's less flavour lost during distribution. Organic producers are not allowed to use ethylene to artificially ripen their tomatoes. They're also more likely to grow the older and tastier varieties. ■


Kumato

STORY CECILIA LEE

Unlock your future

A reverse mortgage can help fund a comfortable retirement. CHOICE outlines the risks.

NUTSHELL

>> Of the 12 reverse mortgage providers CHOICE analysed, only a few meet best practice standards.

>> Some customers have missed out on interest rate cuts or loan top-ups because their provider no longer writes reverse mortgages.

With many superannuation funds taking a nosedive, a reverse mortgage that allows you to unlock the equity in your home may seem attractive. Given the many risks, however, CHOICE recommends it only as a last resort. We explore the options and tell you which reverse mortgages offer the best value and least risk.

Mortgage in reverse?

Reverse mortgages target homeowners aged 60 and older who want to borrow money against the value of their property. The advantage is that you don't need to make repayments on the loan until you move, sell or die. In December 2008 there were more than 37,500 reverse mortgages on issue in Australia, with an average loan size of $66,000. The top three uses are home improvement, regular income and debt repayment.

The amount you can borrow is dependent on the lender's loan-to-value ratio (LVR). This generally ranges from 10% of the home's value for someone aged 60, to as much as 40% for someone aged 80 (such as $50,000 to $200,000 for a house worth $500,000).

Generally the interest rate is variable, but some lenders offer fixed rates either for a set number of years or for your lifetime. Fixing the interest rate gives you a sense of certainty, however you'll pay a break fee if you decide to move or switch to another lender or loan before the end of the fixed term.

You may take the loan as a lump sum, regular payment, flexible drawdown or combination, but it's best to take out only what you really need and preferably as a monthly payment. The chart opposite illustrates the huge difference in loan amounts, depending on the scenario you choose. One of the major pitfalls for borrowers is the adverse effects of compound interest. Over 20 years, at a constant interest rate of 9.25% pa, a $66,000 loan would accrue a debt of $387, 797 – almost six times the amount borrowed. With high interest rates and a low rate of increase in house values, you could end up with a loan larger than the value of the house. That's where the no negative equity guarantee (NNEG) provided by most lenders comes in: it means you never have to repay more than the value of your home, even if the total of what you owe ends up being greater. This is the most important feature of a reverse mortgage.

Reverse mortgages and your family

Arrangements for any residents (such as your spouse) who aren't co-owners of your home can also vary. In the case of the owner of the house dying, some lenders allow other long-term residents to continue living in the home provided conditions are met, whereas others don't.

Wider economic impact

The global downturn has caused a shortage of funding for reverse mortgage providers. Major providers such as the Royal Bank of Scotland (RBS) and Australian Seniors Finance (ASF) have stopped actively promoting their reverse mortgage products.

Others are no longer writing new reverse mortgages at all; between March and November 2008, Bluestone,

CASE STUDY

Talk it over

CHOICE member Edward (pictured), from NSW, took out a reverse mortgage three years ago when he found out he was seriously ill. He gave each of his children some money from the reverse mortgage and he can still draw down if he needs more money in the future.

Edward spoke to a number of people before making the decision, including the association of reverse mortgage lenders SEQUAL, a financial planner, family and friends.

In the end he chose a provider that does not have ongoing fees, and he is currently on a variable rate product. Edward thinks the process was "fairly easy and the bank was upfront about everything."

ESSENTIAL CONSIDERATIONS

Is a reverse mortgage the best option? Could you downsize instead? Will a reverse mortgage affect your eligibility for a pension? To make sure your pension won't be adversely affected, contact the Centrelink Financial Information Service (see Contacts, page 33).

Talk to your family A reverse mortgage will make a big difference to any inheritance. Could your children help out instead?

Consider possible future needs Should you need an aged-care accommodation bond, will you still have enough money? Contact the Department of Health and Ageing for information on aged care (see Contacts, page 33).

Compare loans and features Which is the best reverse mortgage for you? Do you want regular payments, a cash reserve facility or a lump sum? How flexible is the contract – can you keep your home for a time if you move into aged-care accommodation? Do you want a variable or fixed rate? Compare interest rates, fees and break and exit costs. Even though the lender will own an increasing proportion of your home, remember you'll have to pay for looking after it.

Can the lender ask you for a repayment before you die or move out permanently?

Compare scenarios Calculate a range of loan amounts, interest rates (including compound) and changes in house value over time, taking your life expectancy into account. There are free calculators at fido – the Australian Securities & Investments Commission's (ASIC) consumer website – and ERRMIS' website (see Contacts, page 33).

Check the contract and default clauses Are they in plain English or are they hard to understand – would you be in default if you forgot to fill out an annual declaration or broke any of a long list of contract clauses?

Can permanent residents who aren't co-owners stay in the home if you die?

Disputes Make sure the lender and anyone you deal with (such as the mortgage broker or company managing the mortgage) are all members of an approved dispute resolution scheme. To check, contact the Financial Ombudsman Service or ERRMIS.

Make sure your loan has a no negative equity guarantee (NNEG).

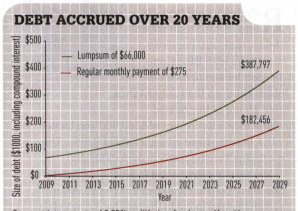
Get independent legal and financial advice For free information on how to do so, contact ERRMIS.

Did you know?

Our consumer finance survey (*CHOICE*, July 2009) found 31% of respondents believe they're not on track for a comfortable retirement. During recent government retirement and tax reviews, it was suggested that owner-occupied housing be included in the means test for the age pension for homes of high value, and that arrangements for reverse mortgages be introduced for retirees to draw down on these homes. According to a recent study, those who are nearing retirement or retired – the "baby boomers" and "builders" – have at least 60% of their wealth tied up in property assets.

Lifeplan, Macquarie, Vision Equity Living, Mariner and Over Fifty Group all left the market. CHOICE is concerned about loan conditions for existing customers of these providers, especially in the areas of funding, service and interest rates. We found Bluestone has higher interest rates than the rest of the industry – from 7.65% to 8.65% compared with active providers' interest rates of 5.70% to 6.85%. However, Bluestone told us its variable rate comes with a lifetime capped rate (you'll never be charged more than this cap, irrespective of where interest rates move in the future) and the cost of this cap is reflected in the rate Bluestone charges.

In February, the National Information Centre on Retirement Investments (NICRI) launched a telephone service providing independent information on equity release products such as reverse mortgages. Within four months its Equity Release Reverse Mortgage Information Service (ERRMIS) had answered more than 3000 calls. Some have been from consumers who have a reverse mortgage with lenders that have left the market. Some customers have been refused mortgage top-ups, which means they have to look at switching to another lender and paying set-up costs such as fees for loan establishment, valuation and independent legal advice a second time. In the worst case, customers are locked into a fixed-interest rate product, as leaving the lender would mean incurring a break fee of tens of thousands of dollars (see Broken by the Break Fee, page 35). Volatile interest rates in the past year have highlighted the potential risks of fixing the rate.



Constant interest rate of 9.25% pa (lifetime fixed rate offered by reverse mortgage lenders, as at 14/9/09).

CHOICE standards

Reverse mortgages have come a long way since CHOICE first looked at them in 2004. In 2007 we developed contract standards for reverse mortgages; none of the providers we surveyed then met all these standards. This year all participating providers meet the five CHOICE >

NUMBER CRUNCH

Of those who have a reverse mortgage,

44% are couples,

40% single females and

16% single males.

1 in 8 borrowers make additional drawdowns.

Source: SEQUAL/ Deloitte Actuaries & Consultants Reverse Mortgage Survey, December 2008

< minimum contract standards, but only four meet the CHOICE good-practice standard.

Two providers, Transcomm and HomeStart, did not participate in this year's survey, and based on publicly available information and information we collected from them in 2008 they continue to miss our minimum contract standards, the main problem being they don't stand by their NNEG if the borrower is in default.

CHOICE minimum contract standards

1. The no negative equity guarantee (NNEG) applies even if you're in default of the contract.
2. No fixed loan term – the borrower can repay the loan at any time. But unless you're in default of the contract, the lender can only request repayment when the house is sold, you move into long-term aged care or you die.
3. The lender can't ask you for partial repayments during the course of the loan.
4. You must get independent legal advice before signing.
5. The mortgage company and the lender participate in an ASIC-approved dispute resolution scheme.

CHOICE good practice standard

This standard requires that default conditions are clearly defined and the contract does not include any condition that puts you in the danger of default for breaching a minor, unspecified clause in the terms and conditions or contract. Some providers' contracts and terms and conditions are complicated and at times difficult to understand, which could lead to catastrophic consequences if failure to adhere to a minor clause is considered a default condition. If you're in default, the lender can potentially force you out of your home and sell it.

Reverse mortgage as a last resort

Be aware that a reverse mortgage may restrict the flexibility of your financial arrangements. Should

CASE STUDY

Broken by the break fee

Rick (pictured) from SA told us his stepmother, Helen, took out a reverse mortgage with Bluestone 18 months ago to give her older children their inheritance well ahead of her death.

She took a lump sum of $160,000 and locked into a lifetime fixed interest rate of 8.89%. The mortgage subsequently grew to $189,000.

She recently downsized to another property. She was asked to repay more than $40,000 to switch her mortgage to the new house, which is valued less than the original home.

To their amazement, they found out that if Helen had chosen to try repaying the whole reverse mortgage instead, she would have been charged a break fee of more than $100,000 in addition to the debt she owes.

We contacted Bluestone, who said that because Australia has seen unusually low interest rates lately, break costs have been quite high.

Bluestone said under other circumstances it may pay clients a break profit.

REVERSE MORTGAGES

Company / product (in order of variable interest rate within categories)	All states / territories
GOOD CONSUMER PROTECTION	
Newcastle Permanent Reverse Mortgage	NSW only
RBS Reverse Mortgage	√
Suncorp Reverse Mortgage	√
CBA Equity Unlock Loan For Seniors	√
NOT GOOD ENOUGH	
Bankwest Seniors Equity Release	√
Police Credit Union NSW Retirement Lifestyle Loan	NSW only
Police & Nurses Credit Society Easy Living Access Loan	Vic, WA, major cities
SGE Credit Union Retirees Access Home Loan	√
St George Seniors Access / Seniors Access Plus	Not SA, NT
Australian Seniors Finance Lifetime Loan	√

USING THE TABLE Of the 12 providers still in the market, two – HomeStart and Transcomm – declined to participate in our survey. **Good consumer protection** Loans that meet the five CHOICE minimum contract standards and CHOICE good practice standard. **Not good enough** Loans that meet the five CHOICE minimum contract standards but not CHOICE good practice standard. **Interest rates** At 14 September 200
TABLE NOTES * The providers may ask for a sale within a shorter timeframe if the lo

you decide to downsize or move into aged-care facilities in the future, for example, you may not have sufficient funding to do so after paying off your reverse mortgage. However, if you do decide a reverse mortgage is right for you:

Plan for the long term If you take out a reverse mortgage at a relatively young age, the loan will increase over the long term and reduce your options.

Delay taking out a reverse mortgage as long as you can and only take what you really need Taking smaller amounts over a period of time rather than a lump sum will reduce the interest you pay.

Understand the downside of fixing your rate Although this gives you greater certainty about future costs, break fees can apply if you want to switch, especially if interest rates fall.

Plan your exit strategy Keep track of your financial situation so you don't miss out on selling your home, repaying the loan and still having enough money left to do what you want to do. ■

CONTACTS

- **Aged Care Information Line** (Department of Health and Ageing), 1800 500 853, www.agedcareaustralia.gov.au
- **Centrelink Financial Information Service** 132 300, www.centrelink.gov.au
- **Equity Release Reverse Mortgage Information Service** (ERRMIS) 1800 615 676, www.reversemortgage.nicri.org.au
- **fido** (Australian Securities & Investments Commission) 1300 300 630, www.fido.gov.au
- **Financial Ombudsman Service** 1300 780 808, www.fos.org.au
- **National Information Centre on Retirement Investments** (NICRI) 1800 020 110, www.nicri.org.au

EREST RATES			FEATURES						COSTS		CONTACT	
	Lifetime fixed rate	Other fixed terms available	Minimum age for youngest borrower (years)	Maximum LVR for age 65	Time to repay after borrower moves permanently (months)	Time for estate to repay after death (months)*	Protection of right of non-borrower family members to live in home**	Total set-up costs ($)***	Total ongoing fees per year ($)	Phone	Website
5%	9.25%	√	60	15%	12	12	√	1000 (H)	0	131 987	www.newcastlepermanent.com.au
5%	9.25%	√	60	15%	12 (B)	12	√	1000	0	1800 999 959	www.rbs.com.au/reversemortgage
5%	9.60%	√	60	15%	12	12	√	990	0	131 155	www.suncorp.com.au
9%			65	20%	Unlimited (C)	No fixed limit		950	144	132 224	www.commbank.com.au
5%			65 (A)	25%	Unlimited (C)	6		700	0	131 718	www.bankwest.com.au
5%			65	15%	6	No fixed limit	(F)	950	84	131 728	www.pcu.com.au
5%			60	20%	12	No fixed limit		850	80	132 577	www.pncs.com.au
9%			60	20%	No fixed limit	No fixed limit		1090	0	1300 364 400	www.sgecu.com.au
9%			63	15%	No fixed limit (E)	No fixed limit	(G)	1050	120 / 180 (K)	133 330	www.stgeorge.com.au
5%			60	20%	12 (D)	12	√	1190 (J)	0	1300 889 338	www.seniorsfinance.com.au

unt is close to or higher than the value of the house. ** Conditions apply, such as the manent resident being a certain age (e.g. 60 years old). *** Establishment fee plus initial ation fee plus settlement fee. **(A)** At least one aged over 65 and others over 60. **(B)** Loan can witched to an investment loan (maximum 20-year term) or accommodation bond loan (five-year), subject to underwriting criteria. **(C)** Repayment only required in case of sale or death. ASF will work with parties to agree most beneficial timeframes. **(E)** Reviewed on a case-by-case basis – depending on the circumstances and the situation of the borrowers. **(F)** Must seek written approval to allow any person other than the borrowers to live in the property for longer than six months. **(G)** Reviewed on a case-by-case basis – at the time of taking out the loan, all persons living in the property must be mortgagors and subsequently borrowers on the loan, otherwise the loan application cannot proceed. **(H)** Plus initial valuation fee. **(J)** For homes less than $1 million. **(K)** Lump sum / instalment.

STORY TANYA FONG

Out of line

CHOICE uncovers the hidden traps with international prepaid phone cards and what their blaring posters don't tell you.

NUTSHELL

- Don't just look at the calling rates – check if the card has extra fees and any add-on charges.
- Shop around, as different vendors sell prepaid phone cards with the same credit value at different prices.

If you're like most people buying a phone card, you'll probably be hooked by the lowest rates advertised on the telcos' brightly coloured posters. But that's just half the story – extra costs, such as "service" fees that gobble up credit even when you're not making calls, are not printed on the posters or cards.

In the 2007/08 financial year, phone card complaints to the Telecommunications Industry Ombudsman (TIO) about "pricing or other advertised terms being inaccurate, incomplete or out of date" almost doubled from 2006/07. The Australian Competition & Consumer Commission (ACCC) has taken three phone card companies to court for misleading and deceptive conduct. As a result, new industry guidelines for phone card companies require fees to be clearly displayed in all advertising material – but making fees transparent doesn't mean you end up paying fewer of them.

Have card, will call

Phone cards generally provide great value and convenience for people calling home when they're overseas, or calling overseas contacts from Australia. You don't need a fixed, private phone line to make cheap calls, which is especially useful when you're travelling overseas. Calling rates are significantly lower than those provided by fixed line telcos (see Did You Know?, below). When CHOICE compared the range of standard calling rates to the UK provided by AAPT, Telstra and Optus with that offered by prepaid phone cards, we found huge savings – about 30 cents for the first five minutes with a typical phone card, compared with up to $1.30 with the telcos.

Devil in the detail

People typically choose a card with the cheapest calling rates for the destination they want. But in reality, it's the extra fees you should be scrutinising (see What to Look For, right). Unfortunately, this is easier said than done. The rates and fees are not usually printed on the cards; you have to rely on posters and brochures for pricing. But with at least 20 phone cards available from just one company, it's simply not feasible for vendors to display all phone card posters. There's also a risk the vendor will recommend the card that earns them the highest margin, rather than the best-value card for you.

One trap to be aware of is that while several phone cards claim to have no connection fees, they'll charge service or disconnection fees. All calls on Cardcall's $10 Ratesaver phone card, for example, incur a $1.20 surcharge every first, 16th and 31st minute of each call, as well as a daily 30c service fee, even if you don't make calls. The $10 Hello Europe card sold by Tel.Pacific has a disconnection fee of 30c for every call longer than 10 minutes.

You may be tempted to buy Lime Telecom's Ezy2Call $10 phone card to call family in the UK because it offers a standard rate of 25c per minute to call a mobile phone, instead of CallingCard's Honest $10 phone card, with its 64.5c per minute rate for UK mobiles. But the conditions for using the Ezy2Call card – which can be found online – reveal a disconnection fee of 15c for each call longer than

DID YOU KNOW?

Traditionally, phone calls are charged on a time basis, with a connection between the caller and receiver on a technology known as the Plain Old Telephone System (POTS). Phone card companies offer cheaper rates to consumers by using Voice over Internet Protocol (VoIP) systems instead.

VoIP technology uses the net as the transmission medium, so VoIP calls are charged by the amount of data used, not by time, which costs less. Phone card companies buy huge packets of data from internet service providers (ISP) and distribute them as prepaid phone cards – to online retailers or newsagencies and convenience stores – for sale to consumers.

To make an overseas call, you dial a local phone number, select your preferred language and enter the phone card personal identification number (PIN). This gives you access to the credit you bought to use the data to make the calls using VoIP. After the PIN is entered, you dial the overseas number with the country and area codes.

WHAT TO LOOK FOR

Ask your phonecard vendor for a brochure outlining fees and charges You can also check and compare rates and fees on the card company's website or visit the websites of the various online card distributors.

Local access numbers versus 1300 and 1800 numbers Make sure the phone cards have local access numbers so you do not have to make interstate calls, or worse, use the 1300 or 1800 numbers that incur a phone card surcharge of up to 20c per minute.

Incremental billing Some phone cards round off each call to the nearest five minutes, even if you only speak for two. It may also bill additional time on top of your call duration, diminishing credits you never actually used.

Connection/disconnection fees Although a card may claim to have no connection fee, it may load a "surcharge" after the call is connected or charge a disconnection fee.

Service/account fees that are charged on some cards begin from the day you activate the card – you may be charged even when you're not using the card to make calls.

Fixed line versus mobile line calling rates The calling rates advertised may not reflect higher rates for calling an overseas mobile phone.

Peak and off-peak time Similarly, the advertisements may only show you the rate for making calls during off-peak times, such as between 2am and 6am.

Expiry dates Most cards have an expiry date between three and six months from first use.

The advertised minutes on one phone card were only available if one continuous call longer than 33 hours was made.

five minutes. What's more, each call is "billed with an additional 300 seconds on top of the actual duration". So, true to its name, the Honest card works out cheaper for calls of less than three minutes, as it carries no extra fees.

Phoney fee phenomenon

The TIO received 906 complaints in the year to June 2008 for misleading and out-of-date calling rates advertised by phone card companies, compared with 561 the previous year. In March, the ACCC took Tel.Pacific to court for breaching the Trade Practices Act by advertising that a total number of minutes were available on its prepaid phone cards, when in fact the time could not be achieved because of undisclosed fees and charges. The ACCC said the advertised minutes on one of Tel.Pacific's cards were only available if one continuous call longer than 33 hours was made, which was "neither practical nor realistic".

Tel.Pacific was ordered to display clearly and accurately all fees in its future advertising. An ACCC spokesman told CHOICE: "The court action initiated by the ACCC against a phone card company was the first of its kind, sending out a clear message that such practices at the detriment of consumers are not tolerated."

In May, Tel.Pacific's biggest competitor, Cardcall, was similarly taken to task for misleading ads on its Talk Tomato, Daybreak, OZcall and It's Green phone cards. The Federal Court ordered the company to withdraw the offending ads and post a general guide to extra fees for phone cards on its website, as well as at its distributors' retail outlets. In July, the ACCC took similar court action against Prepaid Services, Optus' prepaid phone card subsidiary.

The problem is not unique to Australia. Phone card companies in the US have been penalised between $US1.3m and $US2.25m for engaging in false and deceptive advertising of the total minutes available on phone cards, as well as for not prominently disclosing extra charges.

In August, the new Industry Guidelines for Prepaid Calling Cards were released by the Communications Alliance – the peak body for the Australian communications industry – stipulating that phone card companies must not advertise a total number of minutes as being available if those minutes can only be realised in one phone call. All extra fees must also be detailed in brochures and posters, in readily readable colours and font. However, this move to greater transparency, while welcome, doesn't necessarily give consumers a better deal.

For a start, not all posters can realistically be displayed for consumer reference. Cardcall's chief executive officer, Steve Picton, told CHOICE: "I think the problem is when phone card companies add lots and lots of terms and conditions, which can be confusing for the consumer."

CHOICE calls on all prepaid phone card companies to abolish confusing and misleading add-on fees and compete directly on the charge per minute offered by each card.

Ringing the changes

To avoid buying a shonky prepaid phone card, ask your vendor for the latest phone card brochures and carefully check that the calling rates, extra fees and terms and conditions are current. Shop around online or at a few vendors, as they may offer discounts for the cards. A prepaid phone card with a $50 value may be sold for $38.50 online by a phone card distributor, or $40 by one vendor and $50 by another. ■

STORY MATTHEW STEEN

Crawl no more

Wage war on cockroaches with our pick of the most effective insecticides.

NUTSHELL

>> One widely available cockroach spray contains ingredients banned in the EU.

>> Effective treatment depends on the type of cockroach you want to target.

As summer approaches and cockroach numbers increase, how can you be sure the pesticide spray you reach for is safe as well as effective? CHOICE looks at insecticides widely available in supermarkets to see if their chemical ingredients are as bad for you as they are for cockroaches, and what you can do to deter unwelcome crawling insects in the first place.

The main cockroach species in Australian cities are the larger American and smaller German ones. American cockroaches are found inside and outside the home, while the German mainly lives inside. Both are not only a nuisance, but can carry disease and if left unchecked can reach infestation proportions.

We tested three types of chemical control, including knockdown sprays for individual cockroaches, as well as surface sprays, baits and traps for more preventative, long-term control. All but one contains a combination of harsh chemicals, so following directions carefully is essential. We found most knockdown sprays, baits and traps perform less than perfectly, but all surface sprays on test are excellent or very good. Some surface sprays claim to last longer than three months. We've tested their effectiveness over a one-month period and will be reporting on their three-month performance in coming issues and on www.choice.com.au.

Hazardous pesticides

The products on test and many you find in stores have active ingredients made from third- or fourth-generation synthetic pyrethroids. One product on test includes organophosphate in its ingredients, while the active ingredient in Mortein Lure'n'Kill Cockroach Baits is indoxacarb – an oxadiazine. All these ingredients, while minute in quantity, can be harmful to health so use these products sparingly, in a targeted manner and wash your hands afterwards.

In Casualties of the Pesticide War (*CHOICE*, May 2009), we reported that bioresmethrin is not registered for use as an insecticide in Europe, yet is used in Australia. For this reason, we don't recommend Pea Beu Insect Killer Fast Kill Low Allergenic Odourless, which uses bioresmethrin as one of its active ingredients. >

PRODUCT
Brand / model (in rank order within groups)
SURFACE SPRAY
Atlas High Performance Surface Spray
Baygon Do-It-Yourself Indoor Expert Home Surface Spray
Mortein Do-It-Yourself Professional Indoor Surface Spray
Atlas Crawling Insect Surface Spray
Brunnings Ant and Termite Spider, Cockroach Killer
Crawly Cruncher Household Insecticide / Surface Spray
Coles Smartbuy Surface Spray Low Irritant
Baygon High Performance Egg Kill Crawling Insect Surface Spray
Hovex 2 in 1 Outdoor & Indoor Surface Spray
BAITS AND TRAPS
Hovex Natural Cockroach Traps
Mortein Lure'n'Kill Cockroach Baits
KNOCKDOWN SPRAY (SCORED IN SECONDS)
Baygon Target Kill Crawling Insect Spray Antibacterial
Raid Multipurpose Insect Killer Odourless
Woolworths Select Low Irritant Insect Spray
Home Brand Insect Spray Low Irritant
NOT RECOMMENDED
Pea Beu Insect Killer Fast Kill Low Allergenic Odourless (knockdown sp

USING THE TABLE Scores Knockdown spray The time in seconds for a produc kill all cockroaches in the sample and is dependent on the species. See How We Tes

WHAT TO BUY

SURFACE SPRAY

ATLAS High Performance Surface Spray $3.99 (250g can)
BAYGON Do-It-Yourself Indoor Expert Home Surface Spray $11.49 (430g can)
MORTEIN Do-It-Yourself Professional Indoor Surface Spray $19.99 (1000mL bottle)

KNOCKDOWN SPRAY

BAYGON Target Kill Crawling Insect Spray Antibacteria $8.98 (350g can)
RAID Multipurpose Insect Killer Odourless $3.99 (250g can)

NOT RECOMMENDED

PEA BEU Insect Killer Fast Kill Low Allergenic Odourless $3.98 (250g can)

The active ingredients in Woolworths' Home Brand knockdown spray are identical to those in its Select brand – yet the latter product costs twice as much.

FORMANCE			SPECIFICATIONS				
score	American cockroaches	German cockroaches	Active ingredient (s)	Container	Size (g)	Contact	Price (per 100g / mL)*
	%	%					
	100	100	0.7g/kg imiprothrin, 2g/kg cypermethrin	Can	250	www.aldi.com.au	$1.60
	100	100	1g/kg imiprothrin, 0.5g/kg deltamethrin	Can	430	www.scjohnson.com.au	$2.67
	100	100	0.6g/L deltamethrin	Spray pack	1000	www.mortein.com.au	$2.00
	97	100	2.79 g/kg permethrin, 0.15 g/kg imiprothrin	Can	250	www.aldi.com.au	$0.84
	97	100	100g/L permethrin	Bottle	500	www.brunnings.com.au	$4.40
	83	100	38g/L diazinon	Bottle	1000	07 3255 5027	$0.89
	83	97	2.79g/kg permethrin, 1.38g/kg tetramethrin	Can	250	www.coles.com.au	$0.83
	97	77	2g/kg cypermethrin, 3.5g/kg tetramethrin, 3g/kg (s)-hydroprene	Can	250	www.scjohnson.com.au	$2.79
	70	90	0.5g/L bifenthrin	Spray pack	2000	www.pascoes.com.au	$1.00
	%	%					$ / PIECE
	21	69	No chemicals used, according to manufacturer	na	2 traps	www.pascoes.com.au	$1.49
	31	58	2.5g/kg indoxacarb	na	6 baits	www.mortein.com.au	$0.73
	SECS	SECS					
	88	41	0.7g/kg imiprothrin, 2g/kg cypermethrin	Can	350	www.scjohnson.com.au	$2.57
	239	65	1g/kg permethrin, 4g/kg tetramethrin	Can	250	www.scjohnson.com.au	$1.60
	634	119	1.08g/kg tetramethrin, 0.25g/kg phenothrin, 2.17g/kg piperonyl butoxide, 3.18g/kg n-octyl bicycloheptene dicarboximide	Can	250	www.woolworths.com.au	$1.51
	676	102	1.08g/kg tetramethrin, 0.25g/kg phenothrin, 2.17g/kg piperonyl butoxide, 3.18g/kg n-octyl bicycloheptene dicarboximide	Can	300	www.woolworths.com.au	$0.69
	SECS	SECS					$ / 100G
	509	103	2.09g/kg bioallethrin, 0.39g/kg bioresmethrin	Can	250	www.reckittbenckiser.com	$1.59

> 38. **Surface spray, baits and traps** Knockdown rate for American and German cockroaches, weighted equally. **Price** Recommended retail, as of August 2009.
LE NOTES * Rounded to the nearest cent. **na** Not applicable.

German cockroach (1cm)

< Several other products on test are cheaper and more effective anyway.

If you're tempted to try one of the DIY spray packs, such as Mortein Do-It-Yourself Professional Indoor Surface Spray or Hovex 2 in 1 Outdoor & Indoor Surface Spray, the Mortein is more expensive, and both are only as or less effective than some of the cheaper can options.

There are alternatives to chemical products but they tend to be preventative measures rather than instant solutions. Using natural oils, maintaining good storage practices and using fly screens can help exclude cockroaches and other pests in general. Naturally occurring botanical pesticides such as neem or pyrethrum can also have an impact. The only "natural" product on test is Hovex Natural Cockroach Traps. The manufacturer, Pascoes, told CHOICE it uses an all-natural food source and glue to trap cockroaches. Unfortunately, however, it is a poor performer overall.

Same product, different price tag

The two major supermarkets make much of their home brands, particularly their premium brands such as Woolworths Select. CHOICE discovered that two Woolworths' products on test, Home Brand Insect Spray Low Irritant and Woolworths Select Low Irritant Insect Spray, have identical active ingredients in identical quantities, but the premium brand is twice as expensive per 100g and comes in a smaller container. To add insult to injury, both also have below-average performance, taking more than 10 minutes to kill our samples of the larger American cockroach.

Preventative measures

The best way to solve your cockroach problem is to make your home as unwelcoming for them as possible.

- Turn off your appliances to limit the warm, dark places where cockroaches like to hide, such as kettles, microwaves, etc.
- Thoroughly clean your home at least weekly, and clean regularly underneath the fridge, stove, toaster and other movable appliances.
- Cockroaches live close to food preparation areas, so keep these areas clean. Wipe up food spills promptly and thoroughly. Pet food bowls are a perfect source of food for cockroaches, so keep them clean and outside.
- Empty the kitchen rubbish bin frequently. Compost bins need secure doors or screens and should be kept away from the house. Make your rubbish hard to reach and keep organic waste in tightly covered rubbish bins.
- Keep food in sealed containers.

HOW WE TEST

Knockdown sprays The assessment is based on how fast the spray works to put cockroaches on their backs ("knockdown"). Independent external testers place German and American cockroaches in specially designed chambers, spray them at a distance of 20cm and time how long it takes to knock them all down.
Surface sprays Pine plywood surfaces are treated according to the instructions on the package – one-quarter of each surface is left untreated. A separate set of surfaces is treated for the other cockroach species. Cockroaches are placed within a small refuge on the untreated quarter of each surface and assessments are made after 48 hours' exposure. Evaluations are also made 28 days after treatment.
Baits and traps A single bait treatment is placed at one end of each container and a food source is placed beside it. At the other end of the container is a cockroach refuge and water source. The American and German cockroaches are evaluated in separate containers. Two assessments are made, each after 14 days.

- Cockroaches love small enclosed spaces, so seal any holes, cracks or gaps in the walls, skirting boards and inside cupboards.
- Cockroaches like dark, narrow places where they can feel the walls around them, so target skirting boards, under large appliances such as fridges and in any joins in your kitchen cupboards.
- Don't accumulate newspapers, magazines and cardboard boxes as they make great cockroach homes.
- Leaving the dishes in the sink overnight creates a feast for cockroaches while you sleep.
- Cockroaches need to drink, so wipe up any spills immediately and don't let taps drip.

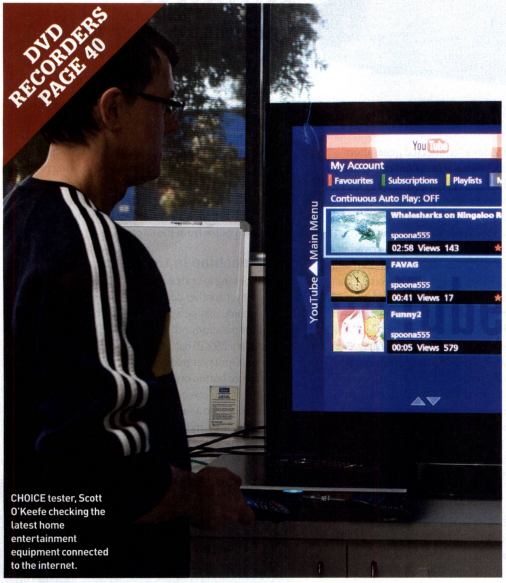
Long-term effects

Most of the surface sprays on test claim to last between three and six months. Our results show their short-term effectiveness and, after three months' testing, we'll report on their long-term performance. ■

American cockroach (2.5cm-4cm)

On test

Home entertainment, whitegoods, household and personal appliances – they're all tested here.



CHOICE tester, Scott O'Keefe checking the latest home entertainment equipment connected to the internet.

Inside

43 Double ovens

48 Budget laptops

Plus

40 DVD recorders

50 Digital photo frames

53 Cots

54 Cross trainers

58 Air conditioners

62 Standby energy

CHOICE. MAKE THE RIGHT ONE.

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, and we develop our own to match the way consumers use a product in reality. We buy the products we test, to maintain our independence from manufacturers and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE SHOPPER For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE personal subscriber number.

CHOICE ONLINE / CHOICE VIDEO When you see one of these headings, there is more information about that story at www.choice.com.au.

CHOICE BEST BUY A product is a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

BEST BUY

CHOICE GREEN BUY A Green Buy delivers both good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

GREEN BUY

STORY DENIS GALLAGHER

Record versatility

At last, the replacement for the venerable VCR has gone HD.

NUTSHELL

>>If you want a DVD recorder with a hard drive and HD tuner, Panasonic is your only choice.

>>The internet is increasingly becoming part of general home entertainment.

While today's "connected generation" can get video entertainment whenever and wherever they want, many of us remember when the video cassette recorder was the only way to record shows.

CHOICE looked at a selection of digital solutions that not only record TV programs to an internal hard drive, but also play DVDs and record to a DVD. Unlike a standard digital video recorder (DVR), where programs are recorded onto an internal hard drive, watched and then erased, the DVD digital video recorder (DVD-DVR) allows you to move a program off the hard drive and onto a recordable DVD. This disc can be played on most standard DVD players.

Until recently, these DVD-DVRs were not available with an HD tuner, and even now Panasonic is the only company producing them for the Australian market. In fact, Panasonic is the only company to produce a hard-drive recorder that's able to record to either DVD or Blu-ray discs (BD), as well as play DVD and Blu-ray movie discs. Even though it seems inevitable that Blu-ray will replace DVD as the standard optical disc for watching movies at home, for now DVD remains the most popular option.

Internet on the big screen

Our two top performers, opposite, allow you to view your own online videos and still photos you've uploaded to YouTube and Picasa. You can allow only family and friends to access your online folders, or let the whole world see your latest creative efforts. The viewing process is relatively easy; simply connect a network cable to a broadband internet connection, make a selection on the remote control and watch your own video or search for videos and photos from the internet.

Time machine in the home

If you're looking to update your TV and video recorder but don't want yet another device in the lounge room, the LG Time Machine may be a good option. From the outside, it looks the same as any other 50-inch LCD flat-panel TV – but inside is a 250GB hard drive that can record 23 hours of HD video. Our tester rated the timer recording very easy to use – a record button on the remote is all you need to start recording, or you can use the electronic program guide to record shows up to a week ahead. The TV also has a very good digital tuner and Time Shift feature (see What to Look For, page 42) to ensure you don't miss anything you're watching live. However, it doesn't include a DVD recorder.

ABOUT THE REST

If you're on a budget and want to update your old TV with a digital tuner as well as watch a DVD or record TV shows, the **Panasonic DMR-EX79** is easy to use and should deliver good quality digital performance in most areas.

The **LG RH399D** is the cheapest model on test but delivers the worst standby energy performance, and is the most difficult model to use. Their single SD tuners put both these models at a big disadvantage compared with the twin HD tuners on the recommended models.

PRODUCT	PERFORMANCE			
Brand / model (in rank order within groups)	Overall score (%)	Ease of use score (%)	Digital tuner performance score (%)	Faulty DVD playback performance score (%)
Panasonic DMR-BW850	72	73	86	26
Panasonic DMR-XW450	72	73	83	35
Panasonic DMR-EX79	64	72	77	35
LG RH399D	53	56	77	33
TV WITH BUILT-IN DVR				
LG Time Machine 50PS80ED	71	58	89	na

USING THE TABLE Scores The overall score is made up of: Ease of use 55% Digital tu performance 25% Faulty DVD playback performance 10% Standby energy 10%. The LG T

WHAT TO BUY

72% Panasonic DMR-BW850

PRICE $1979

GOOD POINTS

- VIERA CAST provides access to YouTube and Picasa albums via broadband.
- Very easy to set up and tune.
- Excellent score for timer recording.
- Good remote control.

BAD POINTS

- Can only record TV directly to HDD, BD or DVD-RAM (not standard recordable DVDs).
- Digital tuners only – not suitable for areas without digital coverage.
- Timer recording is limited to one month in advance.
- Only a borderline score for the front panel controls – don't lose the remote.

72% Panasonic DMR-XW450

PRICE $1319

GOOD POINTS

- VIERA CAST provides access to YouTube and Picasa albums via broadband.
- Very easy to set up and tune.
- Excellent score for timer recording.
- Good remote control.

BAD POINTS

- Digital tuners only – not suitable for areas without digital coverage.
- Timer recording is limited to one month in advance.
- Only a borderline score for the front panel controls – don't lose the remote.

DID YOU KNOW?

Recording TV for future viewing is a great way to watch free-to-air TV at your leisure as well as skip through the unwanted ads – and it seems many DVR owners are making use of this feature. A recent study showed DVR owners watch almost 13 hours of TV a week, of which almost six hours is recorded TV.

TURES							SPECIFICATIONS							
Plays DivX	Claimed recording hours (highest quality)	LAN connection	HDMI inputs	HDMI outputs	Digital audio output	Card reader	USB port	Dimensions (cm, H x W x D)	Weight (kg)	Hard disk capacity (GB)	Disc media type	Number of digital tuners	Contact	Price ($)
✓	110	✓	0	1	✓	SDHC	✓	6.5 x 43 x 33	4.2	500	BD, DVD	2 x HD	www.panasonic.com.au	1979
✓	110	✓	0	1	✓	SDHC	✓	6 x 43 x 33	4.4	500	DVD	2 x HD	www.panasonic.com.au	1319
✓	55		0	1	✓	none	✓	6 x 43 x 32.5	4	250	DVD	1 x SD	www.panasonic.com.au	659
✓	85		0	1	✓	none	✓	5.5 x 43 x 29	3.8	320	DVD	1 x SD	www.lge.com.au	599
✓	23		4	0	✓	none	✓	83.5 x 123 x 31	39.2	250	na	2 x HD	www.lge.com.au	2999

hine's overall score takes into account its lack of a DVD recorder. **Features** See What to Look For, page 42. **Price** Recommended retail, as of September 2009.
LE NOTES na Not applicable.

choice shopper

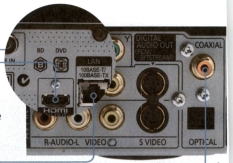
For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

Some models allow you to view photos and video from the internet on your TV screen.

WHAT TO LOOK FOR

Built-in digital tuner All models on test have digital tuners, however the Panasonic DMR-BW850 and DMR-XW450 have twin HD tuners, allowing you to record two programs and watch a third (if your TV has an HD tuner). The Panasonic DMR-EX79 and LG RH399D have a single SD tuner only.
On-screen menus should be easy to read and understand without needing to resort to the manual.
Time Shift feature is a great way to catch an instant replay when you want it while watching live TV, then fast-forward through an ad break so you don't miss anything. All models on test have this feature.
Claimed recording hours This is the maximum number of hours of the highest quality recording, however, it is not an absolute figure, as the actual time depends on the subject matter in the video. The figures in the table (page 40) give a good indication of the amount of video you can store.
Input connections Check there are enough connections for all the devices you want to attach at the same time.

HDMI (High Definition Multimedia Interface) is a digital connection for sound and video in one cable; the latest DVD, Blu-ray and HD set-top boxes should have one.



Network connection Although not usually available in the same room as your main TV, if you have a lot of video on your networked PC, it can be a handy way to watch movies in your lounge room rather than your study. Some models allow you to view photos and video from the internet.

AVCHD is a video format for recording and playing back HD video, and is used on many new video cameras.
DivX is a compression format used to reduce a video file size, and is popular for sharing video over the internet.
Controls The remote control should be easy to read, with well-spaced buttons and clear labels. All these DVRs have minimal front panel controls.
Hard drive capacity shows the size of the internal drive in the DVR.

Audio outputs All models on test have at least one analog (stereo) and one digital (either coaxial or optical Toslink) audio output.

Card reader or **USB connection** This can be useful for reading photos, video and music from your digital devices. All models on test have a USB connection to play some video and image files, while the Panasonic DMR-BW850 and XW450 can also read video and photo files from an SD memory card or the high performance Secure Digital High Capacity (SDHC) card.
Timer limits: programs/period Most models indicate how many recordings you can cue at once. Some models allow you to record a program years into the future, while others only allow you to plan ahead by a month.

HOW WE TEST

Ease of use Our tester, Scott O'Keefe (right), looks for an auto-tuning system that is informative and simple to use. He makes instant and timer-set recordings and checks the menus for ease of navigation and clarity. He also plays recordings to check the quality and range of functions. He programs each model to record three one-hour events, with starting times 30 minutes apart (if the product has twin tuners). He then checks to see which events were successfully recorded.

He assesses each remote control on how easy it is to use for common functions. He also rates the front panel controls for how many tasks can be performed without using

Scott O'Keefe looking at YouTube content on the Panasonic DMR-BW850.

the remote, and the quality of information conveyed via the display.
Digital tuner performance Each model is initially provided with a perfect digital TV reception signal using a Rohde & Schwarz broadcast test system. Various forms of interference are then introduced to replicate real-life problems, such as signal reflection from objects (aircraft, buildings, hillsides, etc), wireless home networks and even a microwave operating nearby. All models include the latest firmware upgrades available at the time of testing.
Faulty DVD playback performance He uses a DVD with deliberately produced faults to test each model's ability to cope with discs that might be dirty and/or scratched.
Standby energy He connects the DVD recorders to a regulated power supply and meter and records standby energy consumption. Products that don't achieve a standby power rating of 2W score 0%.

STORY MARTHA PSIROUKIS

On the double

Can you really cook a fast family feast with these dual ovens?

NUTSHELL

>> On test: Eight of the most popular one-and-a-half ovens from major brands, ranging from $2149 to $3990.

>> Grilling in many of these half-ovens is less than ideal, so choose carefully if grilling is important to you.

You'll see them marketed as double ovens, but most are one-and-a-half ovens. They are excellent for entertaining and large families, as you can bake and grill at the same time, or bake two foods that need different temperatures and baking methods.

A true double oven is two full-sized ovens, each with its own door and a full set of functions, and assembled as one unit. One-and-a-half ovens – or primary plus secondary oven – are cheaper and can be as versatile as a real double oven. They are also more useful than ovens with a separate grill, and a good alternative to replacing such a model.

Half the time in a half-oven?

Although the half-oven has a smaller space to heat than a full oven, CHOICE found it saved little in time, energy or cost.

Comparing preheat times listed in the table (page 44), only the Ilve's half-oven preheated in half the time – but its main oven preheat time (17 minutes) is much longer than the rest. Four models took longer to heat their smaller oven because they don't have a fan-forced function as they do in the main oven. Only the Ilve and Fisher & Paykel OB60B77CEXI have a fan-forced option in both ovens, which is usually the quickest heating method. The Westinghouse and Electrolux models have a fan-assist function, and the rest were measured using a conventional bake function (top and bottom element).

That said, however, ovens use little energy, costing between 6c and 12c per hour. Considering a mid-sized microwave uses on average 2c to reheat a meal, 6c per hour for a roast is as cheap as, yes, chips.

Half-ovens get a grilling

Four models on test scored a low 50% for grilling in their half-oven, and one scored a poor 25% (see table, page 44). This is mainly due to the half-oven grill element covering only the centre of the grill tray and not the outer edges, resulting in well-cooked food in the centre and uncooked food around the edges.

WHAT TO BUY

Electrolux EUEE63AS	$2849
Westinghouse PDP790S	$2169
Whirlpool 6AKZ177IX	$2149
Bosch HBM43B550A	$3599

This isn't an issue if you're cooking small portions and position them well, but the unevenness is very noticeable with a full tray of food. One manufacturer's theory is that most are designed and made in Europe where grilling is not popular, so grill performance in the second oven is not a high priority. >

HOW RELIABLE DO SUBSCRIBERS RATE THEIR OVEN?

In our last reliability survey on ovens, 79% of the 4330 subscribers who responded owned a wall or under-bench oven, of which 43% were bought in or after 2000. Most of these (89%) are electric ovens. The table shows the results for brands for which we received enough replies to report on (at least 100).

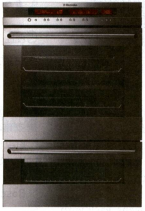
OVENS (NUMBER OF RESPONSES)	%*
All ovens (4330)	88
Bosch (156)	95
Miele (292)	94
Delonghi (100)	88
Fisher & Paykel (382)	88
Smeg (288)	87
Ilve (108)	87
Blanco (189)	87
Westinghouse (874)	87
Chef (458)	85

* Figures have been adjusted for the age of the appliances. Differences of 3% or more are statistically significant. We did not receive enough replies to report on Whirlpool.

Our top-rated double oven is not only fully featured but is relatively cheap to run.

WHAT TO BUY

87% Electrolux EUEE63AS



PRICE $2849

GOOD POINTS

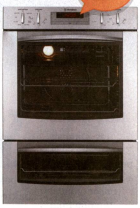
- Standout overall performer.
- Excellent for baking in both ovens.
- Excellent for ease of use.
- Controls are easy to use.
- Very good result for grilling in the main oven.
- Very good catalytic liner coverage in both ovens.
- Grill tray rolls out smoothly and has a stopper.
- Has a smokeless grill tray.
- Has a shield in front of the grill element.
- Easy to clean inside and out.
- Exterior is fingerprint-resistant stainless steel.
- Grill element can be lowered for easy cleaning (main oven only).
- Food is clearly visible through glass door.
- Relatively cheap to run.

BAD POINTS

- Scored only 50% for grilling in the half-oven.
- Digital display is not very bright.

80% Westinghouse PDP790S

BEST BUY



PRICE $2169

GOOD POINTS

- Half-oven is very good for baking.
- Very easy to use.
- Control labels are intuitive and easy to understand.
- Has a smokeless grill tray.
- Has a shield in front of the grill element.
- Exterior is fingerprint-resistant stainless steel.
- Very good catalytic liner coverage in both ovens.
- Grill element can be lowered for easy cleaning (main oven only).
- Food is clearly visible through door.
- Relatively cheap to buy and run.

BAD POINTS

- Controls are too close together.
- Grill tray has a slight tilt when pulled out.
- Scored only 50% for grilling in the half-oven.
- Scored only 50% for baking meringues in main oven.

PRODUCT	PERFORMANCE							FEATURES	
Brand / model (in rank order)	Overall score (%)	Main oven baking score (%)	Main oven grill score (%)	Half-oven baking score (%)	Half-oven grill score (%)	Ease of use score (%)	Preheat time (minutes, main / half-oven)	Catalytic liners (main / half-oven)	Grill tray (main / half-oven)
Electrolux EUEE63AS	87	98	88	93	50	93	11 / 15	✓ / ✓	(B) / (B)
Westinghouse PDP790S	80	79	78	83	50	90	11 / 15	✓ / ✓	(B) / -
Whirlpool 6AKZ177IX	79	86	93	95	70	68	12 / 13	✓ / -	(B) / -
Bosch HBM43B550A	78	90	80	80	70	76	11 / 11	✓ / ✓	(B) / (B)
Smeg SD012	74	71	85	85	80	65	12 / 10	✓ / ✓	✓ / ✓
Ilve 201WMP	69	84	70	83	50	64	17 / 8	✓ / - (A)	✓ / -
Fisher & Paykel OB60B77CEXI	66	74	83	80	50	58	12 / 11	✓ / - (A)	✓ / -
Fisher & Paykel OB60BCEX2	63	81	73	88	25	58	10 / 12	✓ / - (A)	✓ / -

USING THE TABLE Overall score is made up of: Performance: 60% Ease of use: 40%. Performance comprises the oven and grill scores in both the main and half-oven weighted equally. **Features** See What to Look For, page 47, for an explanation of these features. All ovens have a clock and a timer. **Preheat time** This is the time taken heat the oven from room temperature (about 20°C) to 200°C using the fan-forced function. If this function is not available, fan-assisted is used; if not, the convection bal used. **Measured internal useable volume** This is calculated from measurements of the oven floor to the grill element, runner to runner and the depth of the shelf.

79% Whirlpool 6AKZ177IX

BEST BUY

PRICE $2149

GOOD POINTS

- Both main and half-oven are excellent for baking.
- Main oven is excellent for grilling.
- Good catalytic liner coverage in the main oven (no liners in half-oven).
- Moulded shelf supports in half-oven.
- Has a smokeless grill tray.
- Flush/pop-out controls make cleaning the control panel easy.
- Grill element can be lowered for easy cleaning (in half-oven only).
- Least expensive model to buy.

BAD POINTS

- Only scored 68% for ease of use.
- No shelf for half-oven – only baking tray supplied and shelves from main oven don't fit.
- No catalytic liner in half-oven.
- Control dials have no grip, and labelling is small.
- Preheat light for half-oven is small and difficult to see.
- Grill tray has no stopper to prevent it from being pulled right out.
- Does not have a shield in front of grill element.

78% Bosch HBM43B550A

PRICE $3599

GOOD POINTS

- Main oven is excellent for baking.
- Very good results for grilling in the main oven and baking in the half-oven.
- Very good catalytic liner coverage in both ovens.
- The exterior is easy to clean.
- Has a smokeless grill tray.
- Grill element can be lowered for easy cleaning.
- Food is clearly visible through glass door.
- Flush/pop-out controls makes cleaning the control panel easy.
- Brand rates highly for reliability.

BAD POINTS

- Control knobs have no grip.
- Control labelling is confusing.
- Grill tray has no stopper to prevent it from being pulled right out.
- Shelves do not slide out smoothly.
- Has a raised bar at front of the shelves so you can't slide out dishes.
- Pizza cooking performance is only 65% in the main oven and 60% in the half-oven.

		SPECIFICATIONS					COSTS	
	Shelf positions (main / half-oven)	Claimed external dimensions (mm, H x W x D)	Claimed gross volume (L, main / half-oven)	Half-oven location	Measured internal useable volume (L, main / half-oven)	Contact	10-year running costs ($, main / half-oven)	Price ($)
	8 / 3	888 x 595 x 567	80 / 46	Below	64 / 37	www.electrolux.com.au	116 / 115	2849
	7 / 3	888 x 595 x 567	80 / 46	Below	64 / 35	www.westinghouse.com.au	120 / 118	2169
(C)	4 / 3	888 x 595 x 560	51 / 31	Above	57 / 36	www.whirlpool.com.au	164 / 117	2149
	5 / 2	888 x 595 x 550	63 / 30	Above	52 / 27	www.bosch.com.au	118 / 96	3599
	4 / 5	890 x 596 x 566	67 / 45	Above	50 / 33	www.smegappliances.com.au	194 / 126	3990
	5 / 3	892 x 596 x 550	70 / 43	Above	53 / 34	www.ilve.com.au	149 / 130	3879
	4 / 4	888 x 595 x 567	60 / 43	Above	53 / 34	www.fisherpaykel.com.au	168 / 120	2599
	4 / 4	888 x 595 x 567	60 / 43	Above	53 / 34	www.fisherpaykel.com.au	188 / 114	2499

ing costs Based on running the oven 150°C above room temperature for one hour, three times per week for 10 years at 17c per kWh. Where available, the fan-forced on is used (all main ovens have this); if not, the fan-assist is used and for models that don't have that, the top and bottom elements (convection or traditional bake) is used. Recommended retail, as of August 2009. **TABLE NOTES** * Shelves are interchangeable between main and half-ovens unless otherwise stated. **(A)** Catalytic liners are sible. **(B)** Smokeless grill tray. **(C)** Shelves do not fit in the half-oven; only a baking tray is supplied.

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For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

PRODUCT	FUNCTIONS									
Brand / model (in rank order)	Top and bottom element – conventional bake (main / half-oven)	Bottom only (main / half-oven)	Fan forced (main / half-oven)	Fan assist (main / half-oven)	Fan grill (main / half-oven)	Grill only (main / half-oven)	Half-grill (main / half-oven)	Pizza mode or bottom grill and fan (main / half-oven)	Defrost (main / half-oven)	Warm mode (main / half-oven)
Electrolux EUEE63AS	√ / √	√ / √	√ / -	√ / √	√ / √	√ / √	√ / -	√ / -	√ / -	√ / √
Westinghouse PDP790S	√ / √	√ / -	√ / -	√ / √	√ / -	√ / √	- / √	√ / -	- / -	- / -
Whirlpool 6AKZ177IX	√ / √	- / √	√ / -	√ / -	√ / -	√ / √	- / √	√ / -	- / -	√ / -
Bosch HBM43B550A	√ / √	√ / -	√ / -	- / -	√ / -	√ / √	- / √	- / -	- / -	- / -
Smeg SD012	√ / √	√ / √	√ / -	√ / -	√ / -	√ / √	- / √	- / -	√ / -	- / -
Ilve 201WMP	√ / √	√ / √	√ / √	√ / √	√ / √	√ / √	- / -	√ / √	√ / √	- / -
Fisher & Paykel OB60B77CEXI	√ / √	- / -	√ / √	√ / √	√ / √	√ / √	- / -	√ / √	√ / √	√ / √
Fisher & Paykel OB60BCEX2	√ / √	- / -	√ / -	√ / -	√ / -	√ / √	- / -	- / -	√ / -	√ / -

ABOUT THE REST

The **Smeg** is a good performer overall, with good catalytic liner coverage in both ovens. It has a panel above the grill that shields the front of the element and is removable for easy cleaning. However, it scored only 50% for cooking pizza in the main oven, has small control knobs and confusing temperature grading on the half-oven controls. It has poor visibility through the doors, the grill tray does not roll out smoothly and has a slight tilt, the internal light globe is small and difficult to replace, the exterior is hard to clean and it is the most expensive model to buy and run.

The **Ilve** performs very well for baking in the main and half-oven, has an easy-to-clean glass door (the glass can be removed) and very good catalytic liner coverage in the main oven. It scored only 50% for grilling in the half-oven and the labelling isn't clear as to which controls are for which oven. The grill rack does not roll out smoothly, is not well-guided, does not have a stopper to prevent it from being pulled right out and has a slight tilt. There is no shield over the grill element, which cannot be lowered for easy cleaning and the small viewing window in the oven doors make it difficult to see inside. The internal light globe is small and difficult to replace.

The **Fisher & Paykel OB60B77CEXI** and **OB60BCEX2** are similar in appearance and overall performance. The main differences are that the OB60B77CEXI has a fan in the half-oven and more functions. Both have the following in common: the digital display is bright and has intuitive control labels, and the grill element can be lowered for easy cleaning (main oven only). They have catalytic liners in the main oven, but the coverage is minimal with only small panels on the sides. The grill rack doesn't slide smoothly and doesn't have a stopper to prevent it being pulled right out. The oven shelves do not slide smoothly and the stopper is not very effective. It's difficult to access and remove the cover of the internal light globe, the stainless-steel exterior is hard to clean, it's difficult to clean around the fan(s), and both models are relatively expensive to run.

HOW WE TEST

We've changed the method to suit double ovens, so it's not possible to compare these results to previously tested models. **Performance** CHOICE's home economist, Fiona Mair, cooks a variety of meals to test the ovens' ability to perform over a range of temperatures, times and functions.

In the main oven

- **Baking** She bakes scones to test how well and evenly the ovens bake at a high temperature, and meringues to assess how well the models handle cooking at a low temperature for long periods. She cooks custard tarts to see how the ovens cope with a combination food and their "turn down" capacity. She also cooks a freshly made pizza to see how well each model can crisp the base and evenly cook the toppings.
- **Grill** She toasts bread to assess the speed, evenness and heating area of each grill, as well as its ability to produce a quantity of evenly toasted bread in a short time. She also grills sausages to assess the speed, evenness and heating area. Grilling sausages also creates a lot of mess, which helps her assess how easy each model is to clean.

In the half-oven

She repeats the toast, scones and pizza tests to assess the performance of the half-ovens.

Ease of use is based on the ease of use of the controls, clarity of the labels, and using and cleaning the grill and the oven.

WHAT TO LOOK FOR

IN A DOUBLE OVEN

Controls for each oven should be intuitive and not confusing.

Half-oven location and installation height should suit your height and needs. If the half-oven will get the most use, choose one that's located below the main oven and install it at the right height for easy access.

Functions Check that the functions in the half-oven suit your needs, as they tend to be limited – generally, top and bottom element (convection bake) and grill. Only a few have a fan-forced or fan-assist function or other extras; see the functions table, opposite, for details.

Shelves Most half-ovens come with only one shelf and one grill tray/baking tray. The Whirlpool's half-oven comes with only a baking tray, no shelf, and the main oven shelf doesn't fit in the half-oven.

IN ANY OVEN

Capacity Check the useable space by measuring inside the oven or taking your largest baking dish with you to the store rather than going by the stated gross or useable capacity. We calculate the internal useable volume by measuring from runner to runner, the depth of the shelf and from the oven floor to the grill element – this is because you can use the oven base for warming and proving dough, and the half-oven for grilling, etc.

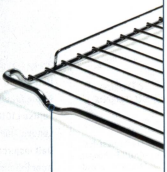
Catalytic liners (or self-cleaning surfaces) work by absorbing fat splatters and burning them off when the oven is operating. With some models, you need to regularly heat the oven to 250°C, or a dedicated cleaning cycle, for an hour to burn off the splatters. Properly cared for, they should last a long time, but may eventually need replacing at an additional cost. Some brands have reversible liners; see the table, page 44, for details.

A **grill tray** should be easy to slide in and out and come out far enough that you can place food towards the back. Look for a safety stop mechanism to stop it from pulling right out.

A **grill element** should be recessed into the top of the oven or have a shield so it isn't exposed and can't accidentally be touched. This is particularly important if you place the oven under the bench.

A **smokeless grill insert** traps fat and grease below it, rather than under a wire rack. This is important for an internal grill as spattering and smoking fat can be messy.

Good range of shelf positions Three or more shelves can be handy, especially if you want to cook several things at the same time.



Shelves should have safety stops to prevent them from being pulled out accidentally.

STORY STEVE DUNCOMBE

Lap up the savings

We test 10 laptops that are high on features and low on cost.

NUTSHELL

>> On test: 10 budget laptops priced between $999 and $1849.

>> Budget laptops offer a good compromise between cost and power.

You don't have to sacrifice size and speed when you buy a budget laptop. There are plenty of full-sized models that won't break the bank and they'll give you a lot more bang for your buck than netbooks, which are lower in grunt and really only suitable for browsing and emailing on the go.

Look beyond the processor

It's no surprise the top performers are powered by Intel's upper-range Core 2 Duo processors, with the Lenovo having the fastest processor at 2.4 gigahertz (GHz). Close behind in performance is the Fujitsu at 2.26GHz, while both the Dell Studio 1555 and Apple have 2GHz processors.

Surprisingly, the MSI, Pioneer and Twinhead also have Intel Core 2 Duo processors, yet they achieved relatively poor performance scores. So processor speed alone will not produce a speedy laptop – memory (RAM), graphics chips and hard drive performance all play a part.

All the laptops on test offer DVD viewing, can connect to a public Wi-Fi access point and provide video chat using a built-in webcam and microphone. They also have a built-in dual-layer DVD burner for backups and archiving of saved data, and can read CDs and DVDs.

The screens of all models on test are of very high quality and for several criteria, CHOICE's user panel found it difficult to pick between them. Audio quality, however, is another matter. Only two models, the Dell Studio 1555 and Compaq, produced quality audio, exhibiting very good clarity, with crisp mid-to-high tones and good bass response.

To see a video on what to look for when buying a laptop and read how we test them, go to www.choice.com.au/budgetlaptops. To read the full story, see *CHOICE Computer*, September/October 2009. ■

choice shopper

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PRODUCT	PERFORMANCE				FEATURES				SPECIFICATIONS			
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Battery life score (%)	Performance score (%)	USB 2.0 ports	FireWire / eSATA	VGA / HDMI	Bluetooth	Weight (g, including battery / power supply and cord)	Dimensions (cm, H x D x W)	HDD (GB)	RAM (GB)
Dell Studio 1555	77	77	76	78	3	√ / √	√ / √		2608 / 435	3.8 x 25.3 x 37.1	250	3
Apple MacBook (A)	76	78	74	75	2	√ / -	- / -	√	2270 / 243	2.7 x 22.7 x 32.5	120	2
Fujitsu L1010	74	74	70	82	3	√ / -	√ / √	√	2583 / 431	3.9 x 25 x 33.9	250	2
Lenovo ThinkPad SL500	74	74	68	83	4	√ / -	√ / √		2839 / 473	3.9 x 26 x 35.8	320	2
Dell Inspiron 1525	73	79	65	71	4	√ / -	√ / √		2767 / 414	3.7 x 25.6 x 35.7	250	3
Acer Extensa 4630Z	71	72	71	68	2	- / -	√ / -		2434 / 411	4.2 x 24.5 x 33.6	250	2
Compaq Presario CQ61-115TU	70	71	68	68	3	- / √	√ / √		2616 / 419	3.5 x 25.2 x 37.8	320	2
MSI VX600	66	68	55	75	4	- / -	√ / -		2558 / 592	3.3 x 26 x 35.8	320	2
Twinhead Slimnote J13S	66	70	59	66	3	√ / -	√ / -	√	2084 / 401	4.4 x 22.6 x 30.5	320	2
Pioneer DreamBook M761S	63	67	61	58	3	- / -	√ / -		2597 / 425	3.7 x 26.8 x 35.9	320	2

USING THE TABLE **Scores** The overall score is made up of: Ease of use: 50% Battery life: 30% Performance: 20%. **FireWire**, **eSATA** High-speed data connections **Screen size** Measured diagonally. **Price** Recommended retail, July 2009.

WHAT TO BUY

77% Dell Studio 1555

PRICE $1299

GOOD POINTS

- Excellent port placement and labelling.
- Touch-sensitive battery status meter.
- Easy battery removal/insertion.
- 3GB RAM available.

BAD POINTS

- None to mention.

76% Apple MacBook

PRICE $1649

GOOD POINTS

- Stylish design.
- Excellent data migration and synchronisation.
- Includes full iLife productivity software suite.
- Touch-sensitive battery status meter.
- Cheapest to run.

BAD POINTS

- No multimedia card slot.
- Comparatively small hard disk drive.

74% Fujitsu L1010

PRICE $1849

GOOD POINTS

- Excellent port placement and labelling.
- Two-year warranty.
- HDMI port.
- Full version of security suite included.

BAD POINTS

- Very difficult battery removal/insertion.

74% Lenovo ThinkPad SL500

PRICE $1640

GOOD POINTS

- Three-year warranty.
- Comes with two spare TrackPoint caps.
- HDMI port.

BAD POINTS

- Slowest mean boot time.
- Heaviest laptop on test.

73% Dell Inspiron 1525

PRICE $999

GOOD POINTS

- Very easy battery removal/insertion.
- Excellent port placement and labelling.
- 3GB RAM available.

BAD POINTS

- Relatively short battery life in heavy usage.

71% Acer Extensa 4630Z

PRICE $1259

GOOD POINTS

- Second-quickest boot time.

BAD POINTS

- Only two USB ports.

	Screen size (inches)	Maximum screen resolution (WXGA)	Operating system supplied	Contact	Price ($)
Core 2 Duo T6400 2.0GHz	15.6	1366 x 768	Vista Premium	www.dell.com.au	1299
Core 2 Duo 2.0GHz	13.3	1280 x 800	Mac OS X 10.5.6	www.apple.com.au	1649
Core 2 Duo T8400 2.26GHz	14.1	1280 x 800	Vista Premium	au.fujitsu.com/pc	1849
Core 2 Duo T8600 2.4GHz	15.4	1280 x 800	Vista Premium	www.lenovo.com.au	1640
Pentium Dual Core T4200 2.0GHz	15.4	1280 x 800	Vista Premium	www.dell.com.au	999
Pentium Dual Core T4200 2.0GHz	14.1	1280 x 800	Vista Business	www.acer.com.au	1259
Pentium Dual Core T3400 2.16GHz	15.6	1366 x 768	Vista Premium	www.compaq.com.au	1196
Core 2 Duo T6500 2.1GHz	15.4	1280 x 800	Vista Premium	www.msicomputer.com.au	1025
Core 2 Duo T7500 2.2GHz	13.3	1280 x 800	Vista Premium	www.twinhead.com.au	1599
Core 2 Duo T6400 2.0GHz	15.4	1280 x 800	Vista Premium	www.pioneercomputers.com.au	1228

E NOTES **(A)** Testing done using Windows Vista; battery performance may improve using Mac OS X, based our power usage test. ot-loading. **(C)** LightScribe.

ABOUT THE REST

The **Compaq** has very good port placement and labelling and its battery is very easy to remove and insert.

The **MSI** has the best rated touchpad, but is let down by its battery life performance in both heavy and light usage.

The **Twinhead** is the lightest laptop on test and comes with a carry bag, but is let down by its battery life performance in heavy usage.

The **Pioneer** comes with a carry bag and full security suite, but has the lowest ease of use and performance scores as well as the shortest battery life in heavy usage.

STORY MATTHEW STEEN

Picture not perfect

Digital photo album technology is still raw, but there are some signs of development.

NUTSHELL

>> Eleven 25cm digital photo frames on test, ranging from $198 to $499.
>> Only one has very good picture quality and none are easy to use.

When CHOICE first tested digital photo frames in January 2008, we found flaws in the technology, including poor picture quality, confusing controls and inefficient energy consumption. Almost two years later, despite some improvements we're still seeing many of the same flaws.

WHAT TO BUY

AGFAPHOTO AF 6105MS	$319
SONY DPF-V1000	$499
DIGIFRAME DF-F10411c	$359
AIPTEK Da Vinci PAV	$379

Get the picture

Given these are essentially glorified small computer monitors, you should expect a good picture. But despite improvements in some digital photo frames, there's still a wide variation in picture quality between the models on test.

Our assessment panel looks at a series of digital photos that highlight brightness, contrast and colour depth. Some models bleach a digital photo and some deliver colours that are too warm – rarely do any give a realistic representation. Images on the Agfaphoto model, for example, have lots of detail and good colour balance, whereas the Kaiser Baas displays poor colour balance and yellow appearance. Our picture quality score is the most important element in a digital photo frame, so take your own photos with you when looking to buy a digital frame.

PRODUCT	PERFORMANCE				FEATURES							SPECIFICAT	
Brand / model (in rank order)	Overall score (%)	Picture quality score (%)	Ease of use score (%)	Standby energy consumption score (%)	Internal memory (MB)	Remote control	Wall-mountable	Cards accepted	USB	Speakers	Aspect ratio	Diagonal screen size (cm)	Screen finish
Agfaphoto AF 6105MS	75	84	50	100	256	√		CF/MMC/MS/SD/SDHC/XD	(B)	2	5:3	25	Glos
Sony DPF-V1000	74	72	70	100	1024	√	√	CF/MS/SD/SDHC	√	0	5:3	26	Glos
Digiframe DF-F10411c	71	75	52	100	512	√	√	CF/MMC/MS/SD/XD	√	2	4:3	26	Matt
Aiptek Da Vinci PAV	70	72	57	100	16	√		CF/MMC/MS/SD	(B)	1	13:9	26	Matt
Kodak EasyShare M1020	67	78	35	100	128		√	CF/MMC/MS/SD/XD	√	2	16:9	25	Matt
Shintaro SHDPF104V3	66	65	55	100	256	√	√	CF/MMC/MS/SD/SDHC	√	2	4:3	26	Glos
JCMatthew DPF-BWP10	59	69	58	0	256	√	√	CF/MMC/MS/SD	√	2	16:9	25	Glos
Kaiser Baas Snapshot KBA04023	58	53	55	100	256	√	√	CF/MMC/MS/SD	√	2	4:3	26	Matt
Samsung SPF-105V	57	77	37	0	64			CF/MS/SD	√	2	5:3	25	Matt
AV Labs AVL961B (A)	55	62	60	0		√	√	CF/MMC/MS/SD/XD	√	2	4:3	26	Matt
LèVision BOPF1000	55	51	56	80		√	√	CF/MMC/MS/SD/XD	√	2	16:9	26	Glos

USING THE TABLE Scores The overall score is made up of: Picture quality: 60% Ease of use: 30% Standby energy consumption: 10%. **Price** Recommended retail, as of July 2009.
TABLE NOTES (A) Discontinued, but may still be available in some stores. **(B)** Mini-USB socket only, but comes with adapter cable for USB key.

STILLS ON THE MOVE

Not all photo frames are locked to a power source like the ones on test. We also looked at the AV Labs AVL994 Portable Digital Photo Gallery, but did not include it in the table. As the name implies, it is designed for when you're on the go and has a battery life of three hours. It's a 20cm digital photo frame and requires a USB cable to use a USB memory key, which seems a little short-sighted for a portable product, however the 4GB internal memory is good. A middle-of-the-field picture performance doesn't really lend itself to a CHOICE recommendation, and a price of $400 would buy an entry-level laptop of the same size and battery life, not to mention numerous other features.

Focus on function

Ease of use and simple controls are what you should expect from these devices. However, apart from the Sony, all the frames range from only OK to poor in this area. Black symbols on a black background and poor grouping or spacing between the buttons are the downfall of many of the onboard controls, which are usually located at the rear of the frame.

	Weight (kg)	Resolution (pixels)	Contact	Price ($)
33 x 2	1.1	800 x 480	www.sagem.com.au	319
30 x 4	1.3	1024 x 600	www.sony.com.au	499
31 x 3	1.5	640 x 480	www.digiframe.com.au	359
31 x 3	1.0	800 x 480	1300 651 417	379
30 x 3	1.0	800 x 480	www.kodak.com.au	299
30 x 4	1.6	640 x 480	www.shintaro.com.au	246
32 x 6	1.5	1024 x 600	www.jcmatthew.com	299
30 x 4	1.4	640 x 480	www.lakopacific.com.au	230
29 x 4	1.3	1024 x 600	www.samsung.com/au	399
32 x 5	1.5	640 x 480	www.avlabs.net	250
36 x 6	1.7	800 x 480	www.bigw.com.au	198

On-screen menus don't fare well either. It requires guesswork to figure out what some symbols on the Agfaphoto mean, while the Kodak model's menu is difficult to navigate. The menu fades too quickly on the Digiframe, and only the Agfaphoto, Kodak and Sony frames give an on-screen guide as to what their buttons do. It's difficult to see how changes to picture quality affect the image when the onscreen menu obscures the entire screen of the Agfaphoto and Kodak, whereas others let you partially see the digital photo onscreen while you tweak brightness or contrast.

A remote control makes the frame a little easier to use, especially if it's wall-mounted. Kodak's and Samsung's lack of a remote means a little more effort to change their program. All the frames with remotes are OK to operate, however it's difficult to find the navigation menu on the Agfaphoto remote, while the LéVision remote has small text and few icons.

Green's in the frame

Most of the frames have excellent energy efficiency, but not all – and we're always disappointed to see any product not conforming to today's standards. Keep in mind that turning off your digital photo frame at the power point means losing the programs you have set up, such as a slideshow. So, while you'll still have your pictures, you'll need to set up the program again as none of these frames has a battery backup to maintain the settings.

Glossy or matte?

Despite the move away from commercial developing, this is still a relevant question as both types of screen are available for digital photo frames. A glossy screen claims to give a clearer picture, but you may not like its reflective quality and glare in bright light. A matte screen, on the other hand, diffuses the light so reflections are not so obvious. However, matte isn't bright enough for some people. Take a look at the reflective quality of the screen in-store to help decide. >

HOW WE TEST

Picture quality Our assessment panel judges picture quality based on colour balance, contrast and skin tone.

Ease of use Our tester, Scott O'Keefe, scores each frame on the remote control, onboard and on-screen controls.

Standby energy consumption He uses a power meter to measure the power consumed by the digital photo frames when in standby.

Our picture quality score is the most important, so take your own photos with you when buying a digital frame.

For a comparable price you can buy a very basic laptop of a slightly smaller size and with numerous other features.

WHAT TO BUY

75% Agfaphoto AF 6105MS

PRICE $319

GOOD POINTS

- Programmable sleep mode.
- Very good picture quality score.

BAD POINTS

- No regular USB port (but does have a USB adapter and mini-USB for computer connection).
- Stand is not adjustable.
- Poor onboard controls.
- No power indicator.

74% Sony DPF-V1000

PRICE $499

GOOD POINTS

- Can output images to a TV.
- Can be wall-mounted.
- Programmable sleep mode.
- Only frame on test to have a power indicator.
- Only onboard controls in this test to receive a good rating.
- Only on-screen interface in this test to receive a good rating.

BAD POINTS

- Stand is not adjustable.
- No music or video playback (photos only).
- Most expensive frame on test.

71% Digiframe DF-F10411c

PRICE $359

GOOD POINTS

- Can output video to a TV.
- Can be wall-mounted.
- Programmable sleep mode.
- Remote control rated well.

BAD POINTS

- No power indicator.
- Poor onboard controls.

70% Aiptek Da Vinci PAV

PRICE $379

GOOD POINTS

- Remote control rated well.

BAD POINTS

- No regular USB port (but does have a USB adapter and mini-USB for computer connection).
- No power indicator.

WHAT TO LOOK FOR

Stability Check the stability of the frame and the strength of the stand. All the models on test have a stand that is either removable or fixed.

Portrait and **landscape** options are available for most of the models on test. Check whether the stand allows for both. The AV Labs can only be used in landscape orientation.

Dimensions These are the dimensions of the frame itself, not including the stand, which takes up bench space when in use.

Internal memory is more convenient, but not necessary if you don't mind leaving a memory card or well-concealed USB key plugged into the device.

ABOUT THE REST

Only the **Agfaphoto, Aiptek** and **Samsung** are not wall-mountable.

The **Kodak** and **Samsung** do not come with a remote control.

The **JCMatthew, Samsung** and **AV Labs** frames have very poor standby energy scores.

AV Labs and **LèVision** do not have an internal memory, so you have to buy additional memory such as a USB key or memory card.

The **Kaiser Baas** and **Shintaro** frames have the poorest on-board controls, with black labels on black plastic.

STORY CHRIS BARNES

Sleep tight

Too many cots are still failing key safety tests.

NUTSHELL

>> Of the 12 cots on test, four get the thumbs-down for safety.

Since the introduction of a mandatory safety standard for cots in 1998, CHOICE tests have shown a real trend towards improvements in safety. More and more cots meet all the key safety requirements, and most that fail do so only by small margins. Our latest test is no exception; eight cots are safe and we recommend four of these. However, another four fail safety tests. These generally only just fail, or only when incorrectly assembled. While the risk of injury from these cots may be small, any failure of safety requirements is unacceptable.

Worth considering

The cots listed below passed all our tests for safety, but failed some information requirements, such as the need to include maintenance instructions as well as a legible date of manufacture and supplier address marked on the cot, or because the information marking could be rubbed off too easily. These are minor failures, but correct information is useful and adds to the cot's overall safety.

Fisher-Price Newborn-to-Toddler Cot Bed $450
Grotime Tempo $589
Regent Mayfair $579
Sunbury Lombok C124 $499

Not recommended

Bootiq Brijette Wooden Cot $429
Its dropside doesn't require enough force to operate. A minimum force of 50N (about 5kg) is required for at least one of the operating actions (lift or push) to ensure a young child is unlikely to manage it on their own. It also lacks maintenance instructions.

IKEA Mammut $399
This fails the voluntary standard test for finger traps, as it has gaps between the mattress base and the ends of the cot. It also fails some information requirements.

Kingparrot Daintree cot / junior bed $499
If the mattress base is installed upside down in either the lower or upper position, the cot isn't deep enough, creating a risk that a child could climb or fall out. It also has some finger traps in this configuration. Although you aren't supposed to assemble the cot with the mattress base upside down, it can be assembled this way, and the standard requires the cot to be tested in all possible configurations. So while these risks would be removed if the cot is assembled correctly, the cot still fails the standard.

Zuzu Serenity $248
With the mattress base correctly installed in either the lower or upper position, the cot isn't deep enough, so there's a risk that a child could climb or fall out. It also has some sharp edges accessible to a child in the cot. ■

CHOICE ONLINE

For the full story, including our advice on what to look for when buying a cot, see the full report at **www.choice.com.au/cots**.

RECOMMENDED

These cots passed all our tests for safety and information requirements (such as correct usage and maintenance instructions).

BéBé Care Surrey Cot Slat End BEST BUY $600
Childcare Balmoral $380
Love N Care Florida II Cot $599
Tasman Eco Siena $525

Childcare Balmoral

STORY CHRIS BARNES

All-round workout

Elliptical cross trainers offer low-impact, whole-body exercise – but some on test are not even worth a second glance.

NUTSHELL

>> On test: seven elliptical cross trainer exercise machines.
>> The best machine is also the biggest and most expensive, but the second-ranked machine is a good performer and only half the price.

Cross trainers give a combination of cardiovascular, lower- and upper-body exercise. The foot pedals move in an elliptical pattern, similar to slow running, giving your legs and torso a workout without the jarring impact of jogging. The moving handles exercise your arms and shoulders, rather like cross-country skiing. The result is a low-impact but effective overall workout. CHOICE put seven models priced from $398 to $2499 to the test, to find which ones are easiest and most comfortable to use while still giving an effective workout.

The cross trainers were tested by two fitness experts, Dr Aron Murphy and Jane Flemming (see Meet the Experts, page 56) and a panel of 10 CHOICE staff. We weighted the opinions of the experts more heavily, as they were able to assess the cross trainers for ergonomics and safety as well as their range of programs and suitability for different users.

The score given by CHOICE trialists indicates how likely a layperson is to buy each machine, assuming a reasonable price. The experts' and CHOICE users' ratings generally correspond for most of the machines. However, while there was broad consensus, many machines were liked by some trialists but disliked by others. Clearly, the selection of a cross trainer is a personal choice and depends very much on your physique, fitness and how much space you have at home.

Other popular exercise machines include treadmills and exercise bikes. Treadmills offer a range of walking and running speeds – they're low impact at slower speeds, and good for training if you're a competitive runner (but bear in mind the pounding of your feet on the treadmill can be noisy for a downstairs neighbour). Exercise bikes typically take up less room than treadmills or cross trainers, and give a good lower-body and cardio workout. However, if you particularly enjoy using a cross trainer you should get one, because exercise you enjoy is exercise you'll keep doing. >

HOW WE TEST

Experts The cross trainers are assessed by Dr Aron Murphy and Jane Flemming (see Meet the Experts, page 56). They assess each cross trainer according to several criteria, including the range of body sizes and levels of fitness the machine caters for and how well it supports a healthy posture, as well as the range of resistance, display, pulse sensors, build quality and safety.

User trial 10 CHOICE staff (five male and five female, of various sizes and fitness levels) assess the machines on several programs, rating them on aspects such as the range of resistance levels, using the controls and pulse sensors, reading the display, and the feel and comfort of the machine. Their score is based on how likely they would be to buy the machine, assuming the price was reasonable (they weren't told the prices).

Lab assessment Our lab tester records each machine's features and specifications and assesses them for ease of assembly, and measures the accuracy of their pulse sensors.

CHOICE VIDEO

Jane Flemming explains what to look for in a cross trainer at **www.choice.com.au/crosstrainers**.

EXERCISE TIPS

Keep your workouts interesting by using different programs and resistance levels. Don't be overambitious; trying to work out for an hour each day is likely to overtire and discourage you. Start with short workouts every second day and build up slowly to longer, more frequent workouts.

If your aim is to lose weight, for the fastest results you'll need a good diet plan. Also include other exercise methods, such as walking or cycling outdoors.

WHAT TO BUY

Choosing a cross trainer will depend on your physique, fitness and how much space you have at home.

88% Nordic Track ENT500

PRICE $2499

GOOD POINTS

- The top-scoring model in the user trial and rated excellent by both experts.
- Roomy foot pedals, placed close together to allow comfortable walking posture.
- Ramp elevation for steeper workout angle.
- Chest-strap heart rate monitor supplied.
- iPod dock.
- Built-in fan.
- Folds for storage (but is still bulky).
- Can be tilted onto its front wheels to move, but is heavy.
- Good instructions.

BAD POINTS

- The largest model on test.
- Very expensive.
- The tested sample had some bearing noise from the flywheel.
- Pulse sensors can be erratic in detecting heart rate.

EXPERT COMMENTS

"Commercial quality."
"Suitable for beginners through to elite athletes."

TRIALIST COMMENTS

"By far the best, with the most features."
"I like it, but it's too big for my home."

71% Insight E7000P

PRICE $1199

GOOD POINTS

- Rated very well by both experts.
- Easy to move by rolling on its front wheels.
- Can be used with a chest-strap heart rate monitor (not supplied).
- Reasonably accurate pulse sensors.
- Compact size.

BAD POINTS

- Console is comparatively low and therefore not easy for taller users.
- Taller users might find their knees hit the drink bottle.
- Doesn't fold for storage (but is relatively compact).

EXPERT COMMENTS

"A great little machine but I wouldn't recommend it for tall or large individuals."
"Sturdy and compact."

TRIALIST COMMENTS

"Good for a basic workout."
"The controls aren't very intuitive and the dial isn't easy to use when you're in motion."

MEET THE EXPERTS

Dr Aron Murphy is Associate Professor at the School of Leisure, Sport and Tourism at the University of Technology, Sydney (UTS), and is director of the UTS Human Performance Centre. He has worked with elite athletes across a number of sports, including consulting for the Sydney Swans.

Jane Flemming is a former Olympic and Commonwealth games athlete. She won gold medals for heptathlon and long jump at the 1990 Commonwealth Games in Auckland. She now manages a sponsorship and marketing company.

ABOUT THE REST

The **Infiniti Fitness** was rated only OK by both the experts and trialists. It's a big machine so it may not suit small homes. The trialists weren't overly impressed with its controls but several found the machine comfortable to use.

The experts disagreed about the **Proform**. Aron Murphy rated it as an overall solid machine with a smooth movement and easy-to-use programs, but for Jane Flemming it felt unstable and only suitable for beginners. Opinions were similarly mixed among the CHOICE trialists. Try it in the shop; it's reasonably priced and would be a good buy if it suits you.

The **Bremshey** rated poorly with the experts. Murphy found it supported a good posture but was unimpressed with the build quality. Flemming didn't mind the build quality but thought the open moving mechanisms were unsafe and, like Murphy, the range of movement and resistance too limited. The trialists had mixed opinions about its ease of use.

The **Healthrider** has a poor range of resistance (both experts and several trialists noted this). Flemming was concerned about the safety of the open moving rear mechanism and found the built-in fan completely ineffective. Murphy said the movement felt unbalanced and choppy, and that it creaked and groaned under use.

The **Action** didn't overly impress the experts or most trialists with its build quality and comfort; they found its movement jerky and squeaky, and it didn't provide a challenging resistance range. It's a compact machine and, while rated for users up to 120kg, Murphy felt it was really only suitable for small or medium-sized users up to 80kg. Most of the trialists correctly guessed this is the cheapest machine in the test.

PRODUCT	PERFORMANCE			FEATURES		SPECIFICATIONS				
Brand / model (in rank order)	Overall score (%)	Expert score (%)	Trialist score (%)	User profiles	Programs	Maximum user weight (kg)	Power source	Dimensions when assembled (rounded to nearest cm, H x W x L)	Contact	Price ($)
Nordic Track ENT500	88	100	70	2	20	147	Mains	166 x 65 x 203	www.workoutworld.com.au	2499
Insight E7000P	71	80	58	1	12	ns	Mains/batteries	156 x 64 x 115	www.workoutworld.com.au	1199
Infiniti Fitness EX150	60	60	60	1	12	150	Mains	182 x 70 x 177	www.infiniti.com.au	1499
Proform 380 Razor	60	65	52	None	20	113	Mains/batteries	160 x 57 x 136	www.rebelsport.com.au	999
Bremshey Orbit Control 19F	46	40	56	4	12	135	Mains	170 x 71 x 182	www.infiniti.com.au	1599
Healthrider H70E (A)	44	40	50	None	10	136	Mains/batteries	156 x 59 x 170	www.workoutworld.com.au	1699
Action X135	40	50	26	None	10	120	Mains	155 x 57 x 107	www.bigw.com.au	398

USING THE TABLE **Overall score** This is made up of: Expert score: 60% (average of the scores given by Dr Aron Murphy and Jane Flemming) Trialist score: 40% (average of the scores given by CHOICE's 10 trialists). **Features** See What to Look For, opposite. **Price** Recommended retail, as of July 2009. **TABLE NOTES** **ns** Not stated. **(A)** Discontinued October 2009.

WHAT TO LOOK FOR

Build Look for a sturdy machine with well-fitting parts. A heavy machine, while more difficult to move around, probably has more metal than plastic parts. Try the machine in the shop; it should move smoothly and quietly with no wobbles or squeaks.

Stride length Make sure the machine has a long enough stride to suit your physique – the longer the stride, the more effective the workout. Make sure the movement is comfortable and that your body stays well clear of any parts such as drink bottle holders.

Pulse sensors measure your heart rate, and while not always particularly accurate, can give a general indication of how hard you're working. Ideally, they should be on both the moving and fixed handles. Most of the machines on test will also pick up the signal from a separate chest-strap heart rate monitor (we tested this with a Polar brand monitor); this is more accurate than the pulse sensors.

Safety Moving parts on a cross trainer can potentially trap or injure inquisitive fingers. Look for machines whose flywheel or rollers are enclosed, or at least positioned in front of the user where they are visible while working out. Some machines have exposed moving parts at the rear, where a toddler could come up behind you and be hurt before you realise it. None of the machines has a safety key (common on most treadmills) that deactivates and locks a machine when removed.

User profiles These allow you to program in personal profile information such as your age and weight to save entering this each time you work out. If there will be several regular users, look for a machine that allows multiple profiles.

Programs A number of different programs can add variety and interest to your exercise regimen. Some machines have a lot more programs than you might ever use, but it's better to have too many than too few.

Resistance range Try all the resistance levels and make sure they cover a wide range. The higher levels should be very difficult so you'll still be able to get a good workout as your fitness improves. An adjustable incline is a goodway to add challenge to your workout.

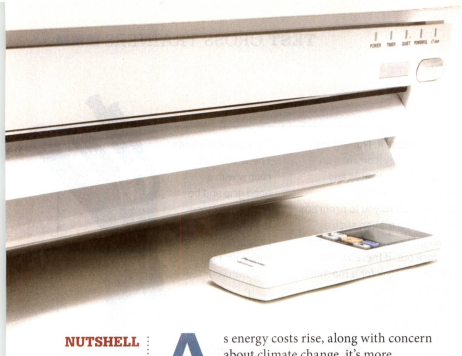
Weight limit Most machines can take a heavy user, but check you're within the machine's recommended limit.

Foot pedals/treads These should be roomy with a good grip and be positioned close together to allow a natural posture with your hips in line with your feet.

Controls should be simple and intuitive to use. The display should be bright, clear and adjustable to suit users of different heights.

Extras Some cross trainers have extra features such as a drink bottle holder, built-in fan or iPod connection and speakers. These can be handy, but generally our testers and trialists were unimpressed by such features, finding they sometimes didn't work particularly well, got in the way or were just unnecessary.

Handles should be at the right height and position to allow a comfortable, upright stance. The moving handles shouldn't bump into you when you hold the fixed handles.



STORY CHRIS BARNES

Winds of change

Air conditioners are among the greediest users of power in the home, with even the standby mode soon to feature in energy ratings.

NUTSHELL

>> On test: seven large split-system, reverse-cycle inverter air conditioners, suitable for large, open-plan living areas.

>> Only one model has an excellent cooling efficiency score.

As energy costs rise, along with concern about climate change, it's more important than ever that air conditioners are efficient at cooling (and heating) our homes. Inverter models, such as those in this test, can be very efficient, as they vary their cooling or heating output to adapt to conditions in the room.

They shouldn't just be efficient when they're running, however; they should also use as little power as possible in standby mode. Air conditioners – particularly larger models – are among the biggest consumers of standby power in the home (see Thieves in the Night, page 62).

Standby power

As part of the National Standby Strategy, the federal government has set voluntary targets for air conditioner standby power. Split systems, such as those on test, should consume less than 2W in standby mode, but only the LG achieves this. By 2012 they should be under 1W. Most manufacturers have a lot

WHAT TO BUY

BEST BUY

LG R22AWN	$1150
Hitachi RAS/RAC-80YHA2	$2435

PRODUCT	PERFORMANCE						
Brand / model (in rank order)	Overall score (%)	Cooling efficiency score (%)	Heating efficiency score (%)	Airflow score (%)	Standby power score (%)	Ease of use score (%)	Noise (indoor*/ outdoor)
LG R22AWN	80	92	73	67	88	78	Quieter / Quieter
Hitachi RAS/RAC-80YHA2	72	77	85	67	35	73	Quieter / Quieter
Fujitsu ASTA30LCC/AOTR30LCT	69	72	67	74	43	75	Quieter / Quieter
Panasonic CS/CU-E28HKR (A)	67	65	68	75	50	73	Medium / Quieter
Kelvinator KSV80HRA	60	67	54	57	39	73	Noisier / Quieter
Teco LS/LT3505V (A)	60	56	65	72	28	70	Medium / Noisier
Mitsubishi Electric MSZ/MUZ-GA80VA (A)	57	47	58	75	39	75	Quieter / Quieter

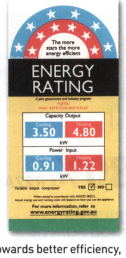
USING THE TABLE **Scores** The overall score is made up of: Cooling efficiency: 35% Heating efficiency: 25% Airflow: 20% Standby power: 10% Ease of use: 10%. Cooling efficie is weighted more than heating efficiency because in Australia reverse-cycle air conditioners are more often used for cooling than heating. Note, we've rescaled the scoring from previous tests, and included standby power consumption in the score, so these models cannot be directly compared to those in previous tests. **Measured capacity** Reverse-cycle conditioners are sold with rated heating and cooling capacities – you should choose one based on the cooling and heating capacity required for your room(s). The highest capacity v

of work to do if they're going to meet this goal. As well, standby power for new air conditioner units will be recorded from April 2010 and included in energy efficiency star ratings from April 2011, so CHOICE will be measuring this in all future air conditioner tests.

It's usually only a small part of an air conditioner's overall power consumption, but as with any other appliance, standby power usage adds up over time. Standby power consumption of up to 10W is typical for split-system air conditioners, however, there are models with standby power of less than 3W. In this test, the LG is particularly good, measuring just 1.28W. Most of the others consume between 8W and 10W in standby mode, with the Teco having the highest consumption at 10.37W.

Some air conditioners, particularly larger models, have a heater that consumes particularly high standby energy – between 30W and 90W. These are sump or crankcase heaters, but none of the models on test appears to have one. Sump heaters keep the oil in the crankcase or compressor warm enough so that refrigerant doesn't settle into it while the air conditioner isn't running. Otherwise, starting the compressor could cause the refrigerant to boil and disperse the oil, resulting in increased wear on the compressor and reducing its life. As standby power requirements become stricter, it's likely such models will change in favour of more efficient designs. The best rule of thumb is to choose a model with a good star rating. >

LONE STATE



From 1 September, air conditioners sold or installed in Queensland must have at least a four-star energy efficiency rating. Queenslanders are the nation's biggest users of airconditioning, spending almost a third of their domestic electricity bill on heating and cooling. Queensland Premier Anna Bligh says the requirement will reduce the demand on the state's electricity network.

CHOICE supports moves towards better efficiency, but unfortunately Queensland has not only placed some burden on retailers and manufacturers, but also on consumers, as the onus falls on the purchaser to make sure any air conditioner they install complies with the new regulation. In this test, the Mitsubishi Electric and Teco models do not comply with the Queensland regulation, having cooling ratings of 2.5 and 3.5 stars respectively.

Most air-conditioner makers have a lot of work to do to meet voluntary standby power targets by 2012.

		FEATURES					SPECIFICATIONS		COSTS	
imum city (kW)										
Measured heating (2°C outside)	Rated heating (7°C outside)	Number of fan speeds	Fast operation	Quiet operation	Fan-only mode	Sleep mode	Dimensions indoor unit (cm, H x W x D)	Contact	Annual running cost ($)	Price ($)
8.1	7.1	5	√	√	√	√ (B)	33 x 104 x 26	www.lge.com.au	342	1150
5.6	9.3	4		√	√	√	34 x 115 x 25	www.hitachi.com.au	362	2435
8.6	9.0	4		√	√	√ (B)	33 x 100 x 23	www.fujitsugeneral.com.au	391	3619
8.0	9.6	6	√	√		√	28 x 100 x 24	www.panasonic.com.au	399	3119
4.9	8.1	4	√		√	√ (B)	33 x 125 x 26	www.kelvinator.com.au	421	2329
7.4	8.2	3	√		√	√ (B)	33 x 115 x 22	www.teco.com.au	424	2259
7.4	9.0	4				√	33 x 110 x 27	www.mitsubishielectric.com.au	461	3531

ured in our test is shown in the table (see How We Test, page 60). **Annual running costs** How much it costs to deliver 1500kWh of full cooling, 1500kWh of partial cooling and kWh of heating per year when running at measured maximum capacity, with the remainder of the year in standby mode (based on electricity costs of 17 cents/kWh). Standby costs nly a few dollars a year, but it may still be a good idea to unplug your air conditioner (if possible) when it's not in use for long periods. **Price** Recommended or average retail, as of st 2009. **TABLE NOTES** * Lowest fan setting. **(A)** Discontinued, but may still be available in some stores. **(B)** With automatic temperature adjustment.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

CHOICE ONLINE

At **www.choice.com.au** you can read our articles on heating and cooling options, including calculators that help you estimate the heating and cooling capacity required for your room(s), and advice on alternatives to air conditioning. Type "heating options" or "cooling options" in the search box.

WHAT TO BUY

80% LG R22AWN

PRICE $1150

GOOD POINTS

- Excellent cooling efficiency.
- Good heating efficiency.
- Very low standby power consumption.
- Easy to use.
- Cheapest to run.

BAD POINTS

- None to mention.

72% Hitachi RAS/RAC-80YHA2

PRICE $2435

GOOD POINTS

- Very good heating efficiency.
- Good cooling efficiency.
- Easy to use.

BAD POINTS

- Comparatively high standby power consumption.

HOW WE TEST

In our view, the current tests used by manufacturers don't always show the whole picture. So, our test method differs from the method manufacturers use for energy label testing, which is why the energy efficiency on the label and our results don't always match. A model that doesn't meet its label claims isn't necessarily inefficient or a poor performer, but you should be able to rely on the energy label for both cooling and heating capacity as well as energy efficiency.

Our test is carried out at a NATA-accredited external lab to our test program and quality requirements. The Australian standard for air conditioners does not yet cover the technology used in reverse-cycle inverter air conditioners. The standard allows manufacturers to fix the compressor speed at a certain "rated" capacity; however, CHOICE believes this is unrealistic, as it doesn't reflect the way an inverter air conditioner is used in real life – it will rarely, if ever, operate in such a fixed mode.

Efficiency To determine their cooling and heating efficiency, our testers operate the air conditioners continuously at their maximum thermostat and fan settings – the results are a worst-case efficiency scenario for inverter models, as most of the time they'll run at lower than their maximum capacity where they are more efficient. They use the test room and climate conditions in the Australian standard, measuring and rating the cooling/heating output per kW of power used. In addition, they measure each air conditioner's cooling efficiency at 50% of the measured capacity.

There are two types of energy efficiency label for reverse-cycle air conditioners. The star rating always refers to heating at 7°C (outdoor temperature). The "all options" label also lists the product's heating capacity at 2°C. The greater the number of stars, the more efficient it is (efficiency is calculated by dividing the output capacity by the input power). We measure the air conditioner's heating efficiency at 2°C to see how it copes in colder conditions.

Airflow The testers measure the indoor airflow (in litres per second) on each fan setting.

Standby power They measure the power consumption when the air conditioner is in standby mode; that is, switched on but not actually running.

Noise The testers measure the noise levels of the indoor unit with the fan on the lowest possible setting, and the outdoor unit while it is installed in the test room.

Ease of use CHOICE tester Petr Valouch assesses ease of use of the remote controls, instruction manuals and timers, as well as the ease of removing and refitting the air filters for cleaning.

WHAT TO LOOK FOR

Energy efficiency To work out what capacity air conditioner you need for a specific room, use the CHOICE cooling and heating calculator (see CHOICE Online, opposite). Then compare the star ratings of models of similar capacity; the more stars, the lower the running costs and greenhouse gas emissions. Note that star ratings are different for heating and cooling.

Automatic de-icing If you live in a cold area, frost may build up on the outdoor heat exchanger coils in winter if the air conditioner doesn't have this function (all models on test do).

Noise A noisy indoor unit may interfere with your conversation – or sleep – and most local councils have noise restrictions relating to the use of air conditioners.

Check local regulations before you buy, especially if the outdoor unit needs to be installed close to a neighbour's house. In this test, the Teco's outdoor unit is particularly noisy; at 72dBA, it's comparable to a noisy vacuum cleaner.

Fan speeds The fan circulates cooled or heated air around the room. Ideally, look for a model with a wide airflow range and multiple fan speeds: from very high, to help the room cool down quickly, to very low, so there's less noise and no unpleasant draught once you have the right temperature.

Remote control Look for buttons that are well-spaced.

Operating modes:

Auto Automatically chooses the mode required to keep the room at the chosen temperature.

Cool Pumps heat from inside to outside.

Heat Pumps heat from outside to inside.

Dry Dehumidifies the air, while cooling only slightly.

Fan only Blows air without heating, cooling or drying. This can be useful when all you want is a cooling breeze.

Timer This allows you to switch the air conditioner on and/or off automatically at certain times. All models on test have one.

Sleep mode adjusts the temperature in steps so the air conditioner doesn't work as hard (and therefore more quietly) when you're sleeping. You can program how long you want the sleep mode to operate. All the models on test have a sleep timer to shut off after a set time when you go to bed, but not all automatically adjust the temperature – see the table, page 58.

Airflow control Some models have settings with reduced airflow (quiet operation) and/or extra-high airflow (fast or jet operation).

Adjustable or oscillating louvres allow the air to be distributed more evenly. Point them up for cool air and down for warm; this can be done via the remote for all models on test. Left and right adjustability helps direct air where it's particularly needed.

Restart delay is a protective feature that prevents the air conditioner from starting up again too soon after being switched off.

ABOUT THE REST

The **Fujitsu** has good cooling efficiency and airflow but is let down by its standby power consumption and heating efficiency score.

The **Panasonic** has a good airflow range but isn't as efficient at cooling and heating as the recommended models. Its standby power consumption is better than most other models, but still far behind the LG.

The **Kelvinator** is let down by its heating efficiency, airflow and standby power scores.

The **Teco** is let down by its cooling efficiency score, and has the highest standby power consumption of the models on test (and therefore the lowest standby power score).

The **Mitsubishi Electric** has a good airflow range, but is let down by its cooling, heating and standby power scores.

We also tested a **Haier HSU-30HEA03/R2(DB)** unit. It has good cooling efficiency, but the first sample tested had a faulty fan and the second sample malfunctioned in heating mode, so we were unable to complete the test. These were factory sample units; production models are available from October.

STORY MATTHEW STEEN

Thieves in the night

How much energy do your appliances guzzle while you sleep?

Instead of paying your electricity supplier up to $100 a year for standby energy, wouldn't you rather have the money in your pocket?

Standby energy costs are insidious. Look around your house and you'll find many appliances – TVs, microwaves, laptops, MP3 chargers, washing machines, DVD players and so on – that use energy even when you think you've turned them off.

Standby energy costs eat into your bank account in small bites, but the bigger cost doesn't necessarily show up in your quarterly electricity bill. The total cost of standby energy across Australia amounts to tonnes of CO_2 and other greenhouse gases being emitted.

To understand the real cost of standby energy, CHOICE has compiled a list of common household appliances and compared the standby energy of the most efficient model with the least efficient. If you have a lot of appliances that fall into the least efficient category, you could be paying up to $100 or more per year for unnecessary power and contributing more than a tonne of greenhouse gases to our environment.

When you shop for your next appliance, check out our test results and look for the one with the lowest standby energy score. To make the most savings, however, always remember to turn off your appliances at the wall where possible, whether it is your TV, phone charger or microwave.

If you can feel heat coming from your phone or laptop power pack, even when the appliance isn't attached, it's drawing enough energy to cost you money. If your home entertainment power plugs are impossible to get to for the mess of wires, there are clever devices that can help (see *CHOICE* First Look, August 2009). When you choose an appliance that cannot be turned off, such as a refrigerator, look for one that combines the lowest running cost and best performance to improve your savings even further.

Individually, most of these appliances draw only a small amount of energy on standby, but Australia-wide it adds up to an immense amount of power. And while standby costs may be a small part of your total power bill, isn't it better to have the money in your pocket rather than the electricity company's? ■

QUARTERLY STANDBY ENERGY COSTS

Appliance (in alphabetical order)	Lowest ($)	Highest ($)	Lowest CO_2 (kg)	Highest CO_2 (kg)
Air conditioner – large	0.50	3.50	12.8	89.8
Blu-ray players / DVD player	0.10	0.61	2.6	15.7
Cordless phone	0.37	1.23	9.5	31.5
Dishwasher	0.00	1.20	0.0	30.7
DVR	1.32	6.89	33.9	176.7
Games console	0.66	0.90	16.9	23.0
HD set-top box	1.23	4.80	31.5	123.1
LCD monitor	0.15	0.66	3.8	17.0
Microwave oven	0.42	1.34	10.8	34.3
Mini HiFi stereo	0.08	3.91	2.1	100.4
Multifunction printer	0.19	4.54	4.8	116.5
PC speakers	0.15	3.35	3.9	86.0
Sound bars	0.05	3.57	1.3	91.5
Speaker docks	0.04	1.30	1.0	33.4
TV – 100cm-115cm	0.03	0.59	0.8	15.1
TV – 127cm	0.08	0.47	2.0	12.0
TV – 66cm	0.11	0.46	2.7	11.8
TV – 80cm	0.04	0.22	1.1	5.7
Washing machine	0.00	0.72	0.0	18.4
Wireless headphones	0.00	0.82	0.0	21.0
Cost per quarter	**$5.52**	**$41.08**	**141.6**	**1053.3**

USING THE TABLE Electricity costs are based on 17c/kWh. CO_2 costs are based on 1.09kg/kWh.

CHOICE BOOKS

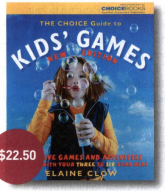
CHOICE GUIDE TO BABY PRODUCTS

ALL you need to know about buying for your baby – from cots and high chairs to car seats, strollers and even nappies.

GET safety advice on toys, playpens and walkers before your baby arrives.

OUR expert testers guide you through what to look for when shopping for baby products.

PLUS how to make your home safe, as well as advice on childcare, immunisation, SIDS and postnatal depression.



CHOICE GUIDE TO KIDS' GAMES
Fun-filled activities 3-6 year olds will love.

OUR BABY
Keep a record of all your baby's precious moments in this lovely book.

A-Z OF BABY HINTS
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RECALLS & BANS

There are so many product recalls we may not be able to print all of them. For comprehensive recall information go to the Product Recalls Australia website (www.recalls.gov.au), or call the ACCC's Product Safety Policy section on 02 6243 1262. Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer.

BABY CAR SEAT Ronnie Xue has recalled **Worwo Baby Car Seat**, manufactured by Taizhou Ganen Car Appliance and sold through eBay using the supplier name Doreen 3058. It's a baby car seat for children aged from nine months and weighing up to 24kg. It was available in three colour options: blue/grey, orange and pink. The bottom seat cushion has the WORWO logo visible. They were sold in NSW, Queensland and Victoria.
The problem They were supplied without an upper tether anchorage strap, as required by the mandatory Consumer Product Safety Standard for Child Restraint Systems for Use in Motor Vehicles. Serious injury could occur in the event of an accident.
What to do Don't use it. Call 0430 082 880 or email xue_sunnyboy@hotmail.com for a refund.

BABY LOUNGER 3 Feet High has recalled **Oeuf Baby Lounger**, a baby bouncer/lounger seat for infants, model number 2005. It was sold through Kido Store and Infancy stores in NSW, Bebe in Victoria and Tiny People in Queensland between October 2006 and June 2007. It was available in choc/pink, choc/blue and choc/white.
The problem The metal frame may snap near the bottom of the bend where it comes into contact with the floor.
What to do Don't use it. Call 02 9516 0310 or email info@3feethigh.com.au to have a replacement frame sent to you.

BUNK BED Linksea has recalled **Snow Bunk Bed**, model number LS-001, a single top, double bed bottom trundle, in white. It was sold in the ACT, NSW, Queensland, and SA at Awesome Beds, Bedrooms & More, Steel Design, Beds R Us (Coffs Harbour) and Dreamland (Adelaide).
The problem It doesn't comply with the requirements of the consumer product safety standard. Incorrect gap dimensions can result in falls or entrapments.
What to do Stop using it. Call 02 9829 8888 to arrange for modification of the bed or to receive a refund.

BUNK BED Ane Furniture has recalled **Menzies Bunk**, which consists of a set of two solid timber beds stacked on top of one another and joined by wooden posts, metal pins and a ladder. There is a set of safety guard rails on the top bed connecting the bedhead and the foot-end at the other end. There are no identifying features on the actual bed, but on the box there was an ANE logo and the name "Menzies Bunk". It was sold between July 2007 and August 2009 in the ACT, NSW, Queensland, SA and Victoria.
The problem The upper bunk slats aren't fixed to the side rails, so there is a potential for entrapment if a child on the lower bunk removes a slat from the upper bunk and forces their head through.
What to do Call 02 9756 6065 to organise a replacement of the upper bunk slats.

BUNK BED Ane Furniture has recalled **Marina Bunk Bed**, a bunk consisting of two single beds stacked over one another. It was available for sale from 15 August 2008 and was packaged in boxes displaying the letters ANE in a diamond shape, and the words "Marina Bunk".
The problem The ACCC has identified two safety hazards, including potential strangulation and entrapment hazards. The bed posts exceed the standard height, creating potential snag points for children's clothing, and there is a potential for entrapment if a child on the lower bunk removes a slat from the upper bunk and forces their head through.
What to do Call 02 9756 6065 to organise a replacement, repair or refund.

FOOD Manifold Food Trading has recalled **Chinese Gingili Paste (Sesame Paste)**, 300g, all batch codes, imported from China. It was sold through Asian retail outlets.
The problem It contains traces of peanuts, which aren't declared on the packaging.
What to do Don't eat it if you have an allergy or intolerance to peanuts. Return it to the place of purchase for a refund. For more information call 02 9604 8886.

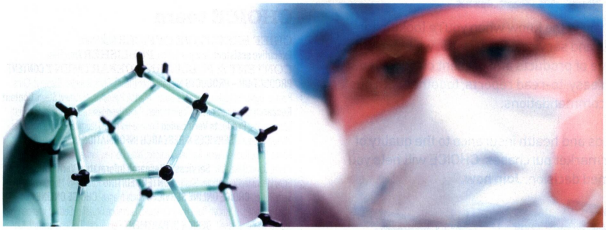
FOOD Grand Continental Food Company has recalled **Dried Whole Anchovies**, 100g and 500g, best before 03 03 2011, imported from Vietnam. It was sold through Asian retail outlets.
The problem It may contain histamine, a potential allergen.
What to do Don't eat it. Contact your GP if you have concerns for your health. Return it to the place of purchase for a refund, or for more information call 02 9756 1999.

TOY Maui Toys has recalled **Maui Toys Water Bouncer Ball/Dazzler Water Ball**, sold by Funtastic or Maui Toys through Kmart, Target, Toys "R" Us, Mr Toys and independent retail stores between January 2009 and July 2009.
The problem Under certain conditions, when exposed to direct sunlight, scorching may occur to materials adjacent to the ball.
What to do Don't leave it in direct sunlight. Return it to the place of purchase for a refund, or for more information call 1800 244 543 between 9am-4pm, AEST, Monday to Friday, or email info@funtastic.com.au.

CHAIR Target has recalled **Target V Rocker Black Sound Chair**, sold through Target stores during July 2009.
The problem It doesn't meet required safety standards.
What to do Stop using it. Return it to your nearest Target or Target Country store for a refund. For more information, call 1800 814 788, 9am-5pm Monday to Friday.

COFFEE MAKER Conga Foods has recalled **Bialetti Venus Stainless Steel Coffee Maker**, sold since September 2008 through homeware and food stores.
The problem The handles on some units have been incorrectly fitted and could potentially cause injury.
What to do Stop using it. Return it to the place of purchase for a refund, or for more information call 03 9487 9500.

HOT WATER BOTTLE Wardellian has recalled **Cuddly 2L Hot Water Bottles**, item number #483, barcode number 9311402014597, sold through Big W and Mitre 10 stores between 1 February 2009 and 20 July 2009. It has "09" stamped on the reverse side of the bottle neck.
The problem Due to manufacturing faults it may leak, split or burst, potentially causing injury.
What to do Stop using it. Return it to the place of purchase for a refund, or for more information call 02 9674 6344.



Australia's permissive, wait-and-see approach to chemical and nano-technology use is simply not good enough.

CHEMICALS & NANOTECHNOLOGY

Bad chemistry

Chemicals and nanotechnology need firmer controls.

The regulation of both chemicals and nanotechnology in Australia need to be overhauled. While we want to ensure effective products reach the market, the health and safety of consumers, workers and the environment need to be better protected.

Our research shows you don't need a doctorate in chemistry to see there's something wrong with the regulation of chemicals and nanotechnology in Australia.

Nanoparticles Some cosmetics, such as sunscreen and make-up, use nano-sized ingredients that may pose health risks. You can't tell which products contain nanoparticles, however, as it's not required by law to be written on the labels (see Shaky Foundations, page 24).

Pesticide residues In February 2008, *CHOICE* reported on strawberries contaminated with pesticide residues. We found some chemicals in higher concentrations than legally allowed and some that just shouldn't be there at all.

Banned pesticides You can buy household pesticide products in Australia that use active ingredients that are banned in the European Union (*CHOICE*, May 2009).

Safety testing Nanotechnology can be used to make chocolate look better and coat knives in antibacterial silver nanoparticles. But such usage hasn't necessarily been tested for safety.

Review process The broad-spectrum insecticide maldison (also called malathion) has been under official review since 2003, because of concerns about its toxicity. Six years later, there's no sign of the review being finalised.

CHOICE has a strong history of protecting consumer safety, and we're determined to fight for a better system of checks and balances for safe chemical and nanotechnology use. Australia's current permissive, wait-and-see approach, using consumers as guinea pigs, is simply not good enough.

The national regulatory framework for agricultural and veterinary chemicals is under review. We want a thorough shake-up that includes a complete restructure of the regulator, the Australian Pesticides and Veterinary Medicines Authority. CHOICE wants to see it strengthened to become an independent statutory body, free from the influence of the chemicals industry.

When it comes to nanotechnology, we want its introduction into the food chain and everyday products to be evidence-based. The government, through its new National Enabling Technologies Strategy, can take a more considered approach, while at the same time ensuring any investment of public money in nanotechnology goes towards uses that provide real benefit for consumers.

CHOICE firmly believes the onus should be on manufacturers to prove efficacy and safety, not on consumers to prove harm. We must take a precautionary approach for the sake of our health and the environment.

CALL TO ACTION

CHOICE is just beginning our advocacy work in this area. Go to **www.choice.com.au/chemicals** to read more about our chemicals project. You'll also find information on how to email Agriculture Minister Tony Burke and Innovation Minister Kim Carr, telling them you want Australia to regulate chemicals and nanotechnology using the precautionary principle.

YOUR CHOICE

CHOICE keeps you in the know when you're looking for top-value goods and services. Each issue, we exhaustively test a wide range of products and present our detailed comparisons in easy-to-read reports, together with our What to Buy recommendations.

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Bold type indicates a test, survey or trial report, unbolded type indicates other articles.
* Indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls.

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The prize for this month's best entry goes to G. Payne, for reminding us that sometimes the watchdogs need to be watched too. Thanks also to S. Blyth, R. Andrews, R. Dunstan, N. May and R. Freer for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the unmarked originals.

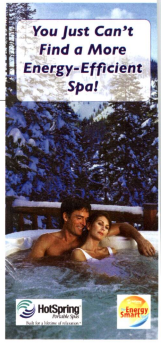
SUV: SERIOUSLY UNECONOMICAL VEHICLE?

This certainly is unprecedented for a hybrid vehicle – 6.4km/100L. Even the notoriously fuel-hungry Hummer gets about 690km/100L.

POOR CHOICE

Contrary to what this CHOICE marketing bumph suggests, we do know the difference between a dishwasher and a washing machine. These guys would be way too tough on our crockery and glassware...

BUT YOU COULD PROBABLY FIND A MORE ENERGY-EFFICIENT PLACE TO PUT IT



EXPENSIVE PACKAGING?

At 75.8c per 100g, 500g of cheese should cost $3.79. So what's the other $1.20 for?

A ROSE BY ANY OTHER NAME ...

... is still a rose, not an orchid.

THAT'S A LOT OF MONEY FOR A BROKEN TV!

MAKES *WAR AND PEACE* LOOK LIKE A NOVELLA

The "abridged" terms and conditions for this competition cover almost one full A4 page. We dread to think what the complete version would look like.

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